STIC — Scientific and Technical Information Center

Search Report
EIC 3600

To: Location: KNX Art Unit: 3600 Date: September , 2010 Case Serial Number:	**From:** *Sylvia Keys* Location: EIC3600 KNX 4B59 Phone: (571) 272-3534 sylvia.keys@uspto.gov

Search Notes

Dear Examiner :

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, the Internet and EBSCO HOST.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

SIRA

EIC-Searcher identified "potential references of interest" are selected based upon their apparent relevance to the terms/concepts provided in the examiner's search request.

I. Potential References of Interest

A. Dialog

28/3,K/3   (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0006262486 - Drawing available
WPI ACC NO: 1993-054363/199307
XRPX Acc No: N1993-041484
Home financial transaction method for electronic payment of bills - storing
identification, bill amount and user payment-credit information in terminal
and transmitting to FTCS
Patent Assignee: US ORDER (USOR-N); US ORDER INC (USOR-N)
Inventor: GOROG W F
Patent Family (4 patents, 13 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
EP 527639   A2 19930217 EP 1992307348   A 19920811 199307 B
WO 1993004435   A1 19930304 WO 1991US9539   A 19911219 199311 E
CA 2054836   A   19930215 CA 2054836   A 19911101 199318 E
AU 199212642   A   19930316 AU 199212642   A 19911219 199328 E

Priority Applications (no., kind, date): US 1991744909 A 19910814

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
EP 527639   A2 EN   16   5
Regional Designated States,Original: DE FR GB
WO 1993004435   A1 EN   35   5
National Designated States,Original: AU BB BR HU JP KR PL RO SU
Regional Designated States,Original: OA
CA 2054836   A   EN
AU 199212642   A   EN   Based on OPI patent   WO 1993004435

  Alerting Abstract ...The method involves inputting merchant/service
provider identification information and bill amount information via a
financial **transaction** terminal. The
input unit is located remote from a banking institution
or merchant/service provider. Identification and bill amount information is
stored in the terminal. User payment/credit...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...in the memory (7) of the (FTT). Once all transactions have been stored,
the terminal (FTT) communicates with a financial transaction computer
system (FTCS) which <B>assembles data from a
plurality of terminals (FTT) for subsequent transmission
to banks and other financial institutions for clearing house
operations.Symbolic representations can be imprinted on bills or invoices
or imprinted on separate data sheets which can be scanned by an optical
scanning means to input the desired identification **data**.
One enhancement also calls for **transaction
codes** to be **symbolically
represented** and **input** by the optical
scanning means to conduct the desired
transaction.

 ...

...of the FTT. Once all transactions have been stored, the FTT communicates
with a financial transaction computer system (20-24) which assembles data
from a **plurality** of FTTs for subsequent transmission to
banks (27) and other financial institutions (25, 26) for clearing house
operations.Symbolic representations can be imprinted on bills...

...imprinted on separate data sheets which can be scanned by an optical
scanning means (1) to input the desired identification data. One
enhancement also calls **for
transaction codes** to be symbolically
represented and **input** by **the
optical** scanning means (1) to conduct
the desired **transaction.**
Claims:
...the transmitted merchant/service provided identification information,
bill amount information, and user payment/credit information from a
plurality of said financial transaction terminals in said
financial transaction **computer** system
to permit subsequent transmission **to** banks for
electronic transfer of funds and crediting of accounts
in a normal fashion.

30/3,K/3   (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.

0006305854 - Drawing available
WPI ACC NO: 1993-100471/199312

Producing customer account statement through service company - entering
data from blank statements and cheque book entries into data bank in
accordance with standard category code listing and printing accounting
statements
Patent Assignee: BROWN G T (BROW-I)
Inventor: **BROWN** G T; SCHERER R H
Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 5193055	A	19930309	US 198721249	A	19870303	199312 B
			US 1988280220	A	19881205	
			US 1991640542	A	19910114	

Priority Applications (no., kind, date): US 198721249   A 19870303; US
  1988280220 A 19881205; US 1991640542 A 19910114

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5193055	A	EN	29	6	C-I-P of application US 198721249
					Continuation of application US

  1988280220

Original Titles:
Accounting system
Inventor: **BROWN** G T...

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00...
  G06Q-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
Brown, Gordon T...
Examiner:
Original Abstracts:
 A **system** for producing **accounting**
statements. A standard category code listing is developed and entered into
a computer data bank. Data are entered from blank statements and check book
entries...
Claims:
25/3,K/6   (Item 5 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB

  ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00335263

...TEXT: than $50. CPAs should know about this package, its strengths and
its weaknesses: a client may have heard about it as the first go at
<B>computerizing his or her **accounting
system**.

Wow! An **accounting** package that gives you, for less than
$50, General Ledger, Accounts Receivable, Accounts Payable, Inventory
Control, Billing, Purchasing, Budgeting, Auditing, and Novell network
compatibility. For...

...be expanded. The software is designed to work with a Microsoft
compatible mouse, although accounting programs require so much keyboard
entry that I doubt if **many users** will
use this option. I didn't.
Multiple Companies. The program will support multiple companies so long as
the data for each company is in...for three years, with 12 periods per
year. The program won't work very well if you're on 13 four-week periods,
but not **many** prospective **users** need
worry about this. The three years on display depend on the current computer
date and cannot be changed. For example, if you start with...or C. In turn,
each inventory item can be given a discount code for each of the three
price types.

Sales Tax. One sales tax **code** can be assigned to each
transaction. The software does not accumulate sales tax
data.

Both balance forward and open item accounts are supported. There are two
optional six-character fields called...

...salesperson or other classification. The problem with a keyed-in field
such as this is that any entry error will result in missorting. (Calling up
codes from a **file** is a safer method.)
The customer/vendor screen **displays** the credit limit and
open balance. No other customer/vendor statistics are provided. The only
way to display open items for customers and vendors is...GET A LOT FOR YOUR
MONEY, BUT...
Well, what conclusion can be reached of this mixed bag of tricks with its
complex set of account **codes**, rigid method for
processing inventory **transactions** and printing business
documents, severe limitations on the accumulation of sales data and
complexities in modifying accounts and the related financial statements? I
doubt whether this is a serious candidate for anything other than a small
business operating on a single **computer**. There are too
many limitations to make it viable for a business with
complex processing requirements or large transaction volumes. The network

capability might interest a small user who...
...DESCRIPTORS: **Automated accounting
  systems**;

25/3,K/4   (Item 3 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB

  ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00410364
Advancements in automation: The annual software review
Anonymous
Trusts & Estates v132 n6 PP: 8-52 Jun 1993
ISSN: 0041-3682 JRNL CODE: TRE
WORD COUNT: 14831 LINE COUNT: 1,348

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: any defined contribution plan. ACT II is easy to learn and use,
incorporating context-intensive help, interactive dialogues and employee
benefits language (instead of programming <B>codes). A
transaction-based global system, Act II allows exchanges
across multiple families of funds, global fund-level reporting and on-line
as well as batch processing. It...in trust assets. Features include
performance analysis, pending trades, automatic market pricing, trust fee
calculations, magnetic media reporting, customized asset reports, dividend
mapping, interest accruals, **transaction** type
codes, cash sweep, check writing, report generators,
ticklers and system security. Add-on modules include Portfolio Modeling and
New Asset Valuation (NAV) Calculator. For non-profits...including extension
and 709-A (short form). In addition, the preparer can produce a Client
Billing statement and Transmittal letter to accompany the return.
* CASE/**COMPUTERIZED ACCOUNTING
SYSTEM** FOR ESTATES & TRUSTS COMP-ACCT Fiduciary
Software Inc., 2727 Lincoln Blvd., Merrick, N.Y. 11566. Contact Asher
Schechter at (516) 378-2255.

CASE is a...package.

Features such as share accounting, time-weighting of gain/losses, and loan
administration provide the flexibility to handle a wide variety of plan
provisions. **Download** from payroll, and data import form
ASCII **files** eliminate manual data entry and save time.
To assure compliance, the system performs ADP/ACP projections and year-end
tests, as well as family aggregation...state-of-the-art, micro-based court
accounting system for trusts and estates. CAS dramatically increases your
in-house productivity with a superior blend of **user**
-friendliness and sophistication. **Multiple** formats are
available including 706 and 1041 support. Feature highlights include:
on-screen reporting, a master security file containing more than 2,500
retrievable assets...

...scale, particularly in the securities processing area. The system is
built on advanced IBM IMS/DB/DC technology which provides efficient

on-line, high-volume, **multi-user**
processing.
* INVESTORS INFORMATION WORKBENCH (IIW) Financial Technologies
International L.P., 1 World Trade Center, Suite 4609, New York, N.Y. 10048.
Contact Dan O'Brien...

...Lake Dr., Suite 110, Memphis, TN 38135. Contact Suzan Kirkland at (800)
328-8661.

TNET is a complete standalone trust accounting system with single-or
multi-user capabilities. Features
include transaction processing, daily reports, cash management, tickler
file, dividend and interest map with auto posting features, a market
pricing service, trust fee check writing for both recurring and
non-recurring payments, self-auditing programs, user customization of
transaction codes, 5498, 1099-R
production on IRA accounts, 1099-DIV, 1099-B and 1099-INT. Magnetic media
reporting to IRS. Reports include daily cash and inventory...reports and
detailed trial balance. Trust Manager I, the single user version of Trust
Manager, costs $5,995 and runs on all IBM DOS-compatible
computers. Trust Manager II, the
multi-user network version, costs
$8,995 and runs on Novell, IBM PC and 3COM.

 25/3,K/3   (Item 2 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB

   ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00466918
Progress in programs: The annual software review
Anonymous
Trusts & Estates v133 n6 PP: 10-48+ Jun 1994
ISSN: 0041-3682 JRNL CODE: TRE
WORD COUNT: 12785 LINE COUNT: 1,162

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: more than $500 million in trust assets. Features include automatic
market pricing, trust fee calculations, magnetic media reporting,
customized asset reports, dividend mapping, interest accruals,
<B>transaction type **codes**, cash sweep,
check writing, report generators, ticklers and system security. Add- ...
reports and statements; CATS, used to import/enter transactions. Provides
the facility to edit and verify transactions prior to running valuations
updates; CARS, used to **display**, print, or write to a
file reports and statements created using the Report
Writer; Compliance Plus, used to perform ADP and ACP tests, determine
eligibility and identify highly compensated employees.

CLRFAST...allocations and power of withdrawal accounts. The ability to
prepare multiple additional copies of returns (for outside attorneys,

accountants, etc.) also is built in.

CASE--**COMPUTERIZED ACCOUNTING
SYSTEM** FOR ESTATES & TRUSTS

COMP-ACCT Fiduciary Software, Inc., 2727 Lincoln Boulevard, Merrick, N.Y.
11566. Contact Asher Schechter at (516) 378-2255.

CASE is a...accounting, 2. time-weighting of gains/losses, and 3. loan
administration. They provide the flexibility to handle a wide variety of
plan provisions. you can **download** from payroll, and data
import from ASCII **files** to eliminate manual data entry
and save time. To assure compliance, the system performs ADP/ACP
projections and year-end tests, as well as family...

...to generate tax forms. All transactions can be edited for simple
correction of errors. The Court Accounting and Tax Preparation Modules can
run on single **user** DOS, OS/ 2, **multi-**
user UNIX/ENIX based systems, DEC VAX/VMS, UNISYS
BTOS/CTOS and Local Area Networks (**multi-**
user).

FEDERATED INVESTORS
DEFINED CONTRIBUTION MARKETING, RECORDKEEPING AND ADMINISTRATION

Federal Investors, Federated Investors Tower, Pittsburgh, PA 15222-3779.
Contact Stephen P. Cronin at (800) 424-7030...

...1000.

CAS is a micro-based court accounting system for trusts and estates. CAS
dramatically increases your in-house productivity with a superior blend of
user-friendliness and sophistication.
Multiple formats are available including 706 and 1041
support. Feature highlights include: on-screen reporting, a master security
file containing more than 2,500 retrievable assets...2565 Horizon Lake Dr.,
Suite 110, Memphis, TN 38133. Contact Ed Walton at (800) 328-8661.

TrustNet is a complete, stand-alone, user-friendly, trust
accounting system available on a PC
or **Network**. Features include transaction processing,
daily reports, cash management, a tickler system, dividend and interest map
with auto posting features, a market pricing service, trust fee
calculations/projections , multi-level password security, check writing for
both recurring and non-recurring payments, self-auditing programs, user
customerization of **transaction codes**,
tax worksheets, 5498, 1099-R production for IRA accounts, 1099-D, 1099-B,
1099-INT and magnetic media reporting to IRS. Reports include daily cash...
available. The new Windows version includes specially designed database
queries and reports for professional level client management and a new
concept in document tracking through **user** specified
variables. Provisions Plus features **various** types of
model documents as an active part of expert document assembly. The complete

system includes extensive coded files of authoritative language for Wills, revocable...INTEL compatibles, incorporating a NOVELL/INTEL/MICROSOFT environment. The system operates in the user's department, with full-time support from Northern Trust. A true **multi-user** system, incorporating features such as: "As Of" reporting, SAC/trade processing, support for daily pricing, 5500 worksheet, 5 percent transaction, fee projections, P&I accounting...

...just a few examples. Terms of the Will, location, phone numbers, and other information (defined by you, i.e. type of document, marital status, employment **code**, etc.), is kept on file for easy reference. Changes in codicils, estate worth, executors, and successors are easily made. A built in tickler will insure no Will is overlooked for...fiduciaries, accountants and attorneys to automate their fiduciary income tax processing economically. SYSTEM 41 produces all major federal and many state fiduciary income tax returns. **Automated** interfaces to most major trust **accounting systems** greatly reduce data entry requirements. SYSTEM 41 is offered in several versions. Using the package version, a standard PC, and a laser printer, the trust...and Operations. It is the most widely used and installed mainframe system and is now also available on Service Bureau basis. OmniTrust ES' multi-bank, **multi**-branch, comprehensive functionality includes: **user** defined client statements, integrated tax processing, administrative and investment workstations, trade order entry, security movement and control, DTC interface, master trust reporting, remote client access...Systems, Inc., 11 Salt Creek Lane, Hinsdale, IL 60521. Contact David Foster at (708) 920-3100.

INVEST ONE(R) is a completely user-controlled, multicurrency, **on-line**, real-time investment **accounting**/portfolio management **system** for mutual, offshore, commingled and pension funds, master trust portfolios and private accounts. Users include nearly 100 mutual fund groups and more than half of...

...all accounts and relationships and allows for extensive management and marketing reporting capabilities. All accounting functions are automated while providing DTC links, EFT distribution channels, **PC** interface, **multi**-location processing, and menu or direct screen access. The system already meets the requirements of the Group of 30's IRO recommendations.
INVESTAR

INVESTAR

SunGard...

...800) 345-2154 or Fax: (716) 938-6155.

TEdec Fiduciary Management System:

* uses a single entry cash and disbursements format;

* a "smart system" that automatically **codes
transactions** for 1. court inventory 2. court accounting
3. fiduciary income tax returns (IRS Form 1041) 4. estate tax returns (IRS
Form 706);

* generates date of...to offer the very best in tax software and
technology. With hands on experience using all major trust accounting and
tax systems, we review tax **codes** and account
transactions year round, relieving trust departments of
such responsibilities and allowing them to focus on the needs of their
trust accounts and developing their businesses. The...
...and 5).

The UST 706/709 is user friendly with "help" in every field.

The UST 706/709 System is offered at discount to EPLAN
users. Standalone and **multi-
user** licenses are available.

For additional information on this U.S. Trust Co. product, please contact
Nicole S. Splitter, Assistant Vice President, at (212) 852-3564...

[insert]

II. Inventor Search Results from Dialog

30/3,K/1   (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0009252726 - Drawing available
WPI ACC NO: 1999-180309/199915

Related WPI Acc No: 1996-201045
XRPX Acc No: N1999-132462
Financial accounting reports and statements generating method for automated
accounting system
Patent Assignee: BROWN G T (BROW-I); NOAH SYSTEMS INC (NOAH-N)
Inventor: **BROWN** G T
Patent Family (2 patents, 1 countries)

Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
US 5875435	A	19990223	US 1994313988	A	19940928	199915	B
			US 199880497	A	19980518		
US 5875435	C1	20090609	US 1994313988	A	19940928	200939	E
			US 199880497	A	19980518		

Priority Applications (no., kind, date): US 1994313988 A 19940928; US
 199880497   A 19980518

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5875435	A	EN	11	4	C-I-P of application US 1994313988
US 5875435	C1	EN			C-I-P of application US 1994313988

Financial accounting reports and statements generating method for automated
accounting system

Original Titles:
Automated **accounting system**.
Inventor: **BROWN** G T

  Alerting Abstract ...transferred or instruction are given for transfer,
to complete the financial transaction. The record of each transaction and
selected standardized codes, is transmitted to separate
financial accounting
system during transaction. The transactions in separate
financial accounting
system are sorted and an accounting statement in desired
format is generated...

...USE - For automated **accounting**
system. For individuals, business, merchants, financial
institution and other entities...

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0010/00...

...**G06Q-0040/00**...

...**G06Q-0040/00**
  G06Q-0010/00...

...**G06Q-0040/00**...

...**G06Q-0040/00**

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
Brown, Gordon T...

...**BROWN G T**
Examiner:
Original Abstracts:
An automated **accounting system** for an
entity, such as an individual or business, is provided in which at least
one file is established for the entity and a plurality...
Claims:
...instruction are given for transfer to complete the financial
transaction;transmitting a record of each transaction and selected
standardized codes to at least one separate **financial
accounting system** at about the time
of the transaction;sorting the transactions in the separate
**financial accounting
system** and producing an **accounting**
statement in a desired format; andthe separate **financial
accounting system** printing or
electronically displaying the statement results.

 30/3,K/2   (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.

0007584806 - Drawing available
WPI ACC NO: 1996-201045/199620
Related WPI Acc No: 1999-180309
XRPX Acc No: N1996-168662
Automatic **accounting system** provision
for individual or business - establishing one or more files for individual
or business and providing several data inputs to file, with access for
agents to perform one or more activities on file or files
Patent Assignee: BROWN G T (BROW-I)
Inventor: **BROWN** G T
Patent Family (6 patents, 21 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 1996010235	A1	19960404	WO 1995US11289	A	19950907	199620	B
EP 789883	A1	19970820	EP 1995931726	A	19950907	199738	E
			WO 1995US11289	A	19950907		

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CN 1220747      A  19990623  CN 1995195365   A  19950907  199943  E
JP 2001503886   W  20010321  WO 1995US11289  A  19950907  200122  E
                 JP 1996511783   A  19950907
US 20020032625  A1  20020314  US 1994313988   A  19940928  200222  E
                 US 2001975457   A  20011011
US 20020046058  A1  20020418  US 1994313988   A  19940928  200228  E
                 US 2001975458   A  20011011
```

Priority Applications (no., kind, date): US 1994313988 A 19940928; US
 2001975457 A 20011011; US 2001975458 A 20011011

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 1996010235   A1 EN   24   4
National Designated States,Original: CA CN JP
Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IE IT LU
 MC NL PT SE
EP 789883   A1 EN   PCT Application WO 1995US11289
                 Based on OPI patent   WO 1995US11289
Regional Designated States,Original: CH DE FR GB LI
JP 2001503886   W JA   23   PCT Application WO 1995US11289
                 Based on OPI patent   WO 1996010235
US 20020032625 A1 EN   Continuation of application US
 1994313988
US 20020046058 A1 EN   Continuation of application US
 1994313988

Automatic **accounting system** provision
for individual or business...

Original Titles:
...AUTOMATED **ACCOUNTING SYSTEM**
...

...Automated **accounting system**
...

...Automated **accounting system**
...

...AUTOMATED **ACCOUNTING SYSTEM**
Inventor: **BROWN** G T

  Alerting Abstract ...The method of providing an
accounting system involves
establishing one or more files for the individual or business, and
providing several data inputs to the file (20 to 26). The data inputs...

...USE/ADVANTAGE - Relates to automated **accounting
systems**. Provides users with method of automating
accounting of all financial transactions made by user and other entities in
network.
Class Codes

International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0010/00...

...**G06Q-0040/00**
  G06Q-0010/00...

...**G06Q-0040/00**

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
BROWN, Gordon T., 2045 Murdstone Road, Pittsburgh, PA
  15241, US...

...**BROWN G T**...

...**Brown, Gordon T**...

...**Brown, Gordon T**...
...**BROWN, GORDON, T., US**
Examiner:
Original Abstracts:
 An automated **accounting system**
for an entity such as an individual or business is
provided in which at least one file is established for the entity and
plurality of data...

...An automated **accounting system** for
an entity, such as an individual or
business is provided in which at least one file is established for the
entity and a plurality of data inputs...

...An automated **accounting system** for
an entity, **such as** an individual or
business is provided in which at least one file is established for the
entity and a plurality of data inputs are provided...

...An automated **accounting system** for
an entity such as **an individual** or
business is provided in which at least one file is established for the
entity and plurality of data inputs are provided to the file...
Claims:
The method of providing an **accounting**
system involves establishing one or more files for the
individual or business, and providing several data inputs to the file (20
to 26). The data inputs...

...What is claimed is: **1**. A method of providing an automated
accounting system for a first entity

such as an **individual or** a business,
said method comprising: establishing at least one file for said first
entity; providing a plurality of data inputs to said file, said data...

...What is claimed is: **1**. A method of providing an automated
accounting system for a first entity
such as an individual or a business, said method comprising: establishing
at least one file for said first entity; providing a plurality
of data inputs to said file, said
data inputs including electronically recorded financial transactions made
between said first entity and other entities; and providing access to said
...

 30/3,K/3   (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0006305854 - Drawing available
WPI ACC NO: 1993-100471/199312
XRPX Acc No: N1993-076476
Producing customer account statement through service company - entering
data from blank statements and cheque book entries into data bank in
accordance with standard category code listing and printing accounting
statements
Patent Assignee: BROWN G T (BROW-I)
Inventor: **BROWN** G T; SCHERER R H
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date Number   Kind Date   Update
US 5193055   A 19930309 US 198721249   A 19870303 199312 B
                   US 1988280220   A 19881205
                   US 1991640542   A 19910114

Priority Applications (no., kind, date): US 198721249   A 19870303; US
  1988280220 A 19881205; US 1991640542 A 19910114

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 5193055   A EN   29   6 C-I-P of application US 198721249
                      Continuation of application US
   1988280220

Original Titles:
Accounting system
Inventor: **BROWN** G T...

Class Codes

International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00...
  G06Q-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
Brown, Gordon T...
Examiner:
Original Abstracts:

 A **system** for producing **accounting**
statements. A standard category code listing is developed and entered into
a computer data bank. Data are entered from blank statements and check book
entries...
Claims:

[Insert]

III. Abstract Files from Dialog

A. All Databases

File 347:JAPIO Dec 1976-2010/May(Updated 100824)
    (c) 2010 JPO & JAPIO
File 350:Derwent WPIX 1963-2010/UD=201055
    (c) 2010 Thomson Reuters
File 371:French Patents 1961-2002/BOPI 200209
    (c) 2002 INPI. All rts. reserv.
File   2:INSPEC 1898-2010/Aug W4
    (c) 2010 The IET
File 35:Dissertation Abs Online 1861-2010/Jul
    (c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/Sep 02
    (c) 2010 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Jun
    (c) 2010 The HW Wilson Co.
File 474:New York Times Abs 1969-2010/Sep 02
    (c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Sep 02
    (c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
    (c) 2002 Gale/Cengage
File 256:TecTrends 1982-2010/Aug W5
    (c) 2010 Info.Sources Inc. All rights res.
File 139:EconLit 1969-2010/Jun
    (c) 2010 American Economic Association
File 485:Accounting & Tax DB 1971-2010/Aug W4
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Set   Items   Description

```
S1      63706   (ACCOUNTING OR FINANCIAL OR BOOKKEEPING)(3N)(SYSTEM OR SYS-
                TEMS)
S2       5688   S1(5N)(ELECTRONIC OR COMPUTERI? OR AUTOMATE?)
S3       3041   S1(5N)(INTERNET OR NETWORK? OR SERVER?)
S4        694   S1(5N)(ONLINE OR ON()LINE)
S5    4052355   COMPUTER? ? OR PERSONAL()COMPUTER? OR PC OR WORKSTATION?
S6     141536   S5(5N)(MULTIPLE OR MULTI OR MULTIPL? OR MANY OR SEVERAL OR
                PLURAL? OR VARIOUS OR NUMEROUS)
S7      90168   S5(5N)TWO
S8      13135   S5(5N)INTERCONNECT?
S9      19951   S5(5N)(SHARE OR SHARES OR SHARING OR SHARED)
S10     31582   (TRANSACTION? OR STANDARD OR STANDARDI?ED OR FILE)(5N)(CODE
                OR CODES OR CODING?)
S11    232451   (USER OR USERS OR AGENT OR AGENTS)(5N)(MULTIPLE OR MULTI OR
                MULTIPL? OR MANY OR SEVERAL OR PLURAL? OR VARIOUS OR NUMEROU-
                S)
S12     89397   (FILE OR FILES)(8N)(TRANSFER? OR DOWNLOAD? OR DISPLAY? OR -
                UPLOAD? OR SENT OR SEND OR SENDS OR SENDING OR TRANSMISS? OR -
                TRANSMIT? OR DISTRIBUT?)
S13    395866   TRANSACTION OR TRANSACTIONS OR STATEMENTS OR STATEMENTS
S14    994589   INCOME OR EXPENSE OR EXPENSES OR  ASSET OR ASSETS OR LIABI-
                LITY OR LIABILITIES OR BANK()ACCOUNT? ?
S15     72040   (S13:S14)(8N)(CREAT? OR PRODUCE? OR PRODUCING OR PREPARE?
                ? OR PREPARATION? OR PREPARING OR RECORD OR RECORDS OR RECOR-
                DING OR RECORDED)
S16     68364   (S13:S14)(8N)(ENTER? ? OR INPUT OR DELETE OR DELETES OR DE-
                LETING OR ADJUST OR ADJUSTS OR ADJUSTMENT? ? OR ADJUSTING OR -
                CHANGE OR CHANGES OR CHANGING OR REVIEW OR REVIEWS OR REVIEWI-
                NG)
S17      7212   AU=(BROWN, G? OR BROWN G? OR GORDON(2N)BROWN)
S18      8887   S2:S4
S19       515   S18 AND (S6:S9)
S20        20   S19 AND S10
S21        20   RD  (unique items)
S22       132   S21 OR (STANDARDI?ED()CODE? ?)
S23        13   S22 AND S11
S24         6   S23 AND S12
S25         6   RD  (unique items)
S26        19   S22 AND (S15:S16)
S27        14   S26 NOT S25
S28        14   RD  (unique items)
S29        12   S17 AND S1
S30         3   S29 AND IC=G06Q
```

0016015841 - Drawing available
WPI ACC NO: 2006-547471/200656

Related WPI Acc No: 1998-377112; 1999-336749; 2000-116253; 2002-065737; 2002-546458
XRPX Acc No: N2006-438803
Software distribution method of internet users, involves transmitting software over internet from software provider system, to computers for execution initiated without requiring user interaction
Patent Assignee: CRAWFORD C M (CRAW-I)
Inventor: CRAWFORD C M
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 7080051	B1	20060718	US 1993145825	A	19931104	200656	B
			US 1997813612	A	19970310		
			US 1998159492	A	19980923		
			US 1999417896	A	19991014		
			US 2000644546	A	20000824		
			US 200294968	A	20020312		

Priority Applications (no., kind, date): US 1993145825 A 19931104; US 1997813612 A 19970310; US 1998159492 A 19980923; US 1999417896 A 19991014; US 2000644546 A 20000824; US 200294968 A 20020312

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 7080051	B1	EN	105	27	Division of application US 1993145825
					Division of application US 1997813612
					Division of application US 1998159492
					Continuation of application US 1999417896
					Division of application US 2000644546
					Division of patent US 5771354
					Division of patent US 5901228
					Continuation of application US 6014651
					Continuation of patent US 6327579
					Division of patent US 6411943

  Alerting Abstract ...NOVELTY - Communication is established through internet between software provider system and **multiple** geographically remotely located **computers** (50). A software is transmitted over internet from software provider system to computers for execution initiated without user interaction, after completion of transmission. The information...
...ADVANTAGE - A wide variety of on-line services are provided to **multiple** remote **computers**, by **multi-user** host. The executable code stored in host virtual **devices**, can **be** loaded **directly** **into** customer server for **execution**, without **file transfer**.

Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
What is claimed is:1. A method of distributing software to
<B>multiple geographically remotely located Internet
computer users
having associated **computers** each
communicating **via the** Internet, said
method comprising the following steps:(a) establishing communications via
the Internet between a software provider system and
multiple geographically remotely located
computers;(b) transmitting software over
the Internet from said **software**
provider system to said computers for execution, said execution being
initiated without requiring user interaction after said software
transmitting has completed;(c) communicating information to...

...one of: (i) a specified try out period; or (ii) a financial account
identifier supplied via the Internet in encrypted form to said software
provider **system.>**

25/3,K/2   (Item 1 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB
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  ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00538339
Practice management: Time and billing brings in the bucks
Knaster, Barry
Accounting Technology v11 n8 PP: 38-64 Sep 1995
ISSN: 0883-1866 JRNL CODE: CIA
WORD COUNT: 10651 LINE COUNT: 968

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: to get bills ready, billing usually occurred on a bi-weekly or
monthly basis. Because of the centralized nature of timekeeping, ease of
use and <B>multi-**user** access were not
primary concerns when selecting a package for this type of practice
management system. Instead, the primary focus was getting employees to
enter...saver.

You assign each work transaction a type and primary/secondary work code,
such as tax preparation/chargeable time, and you can further refine these

codes. Posted work **transactions**
comprise work in process information until billing takes place, and you can
enter write-ups or write-downs to work in process information, or allow...

...you get the job done.
CPA Software Premiere Practice Management

If packages were evaluated solely on weight, Premiere Practice Management
(PPM) would win hands down. **Several** workbooks help
first-time **users** with setup, implementation, and report
writing, and checklists provide step-by-step directions for getting
started.

The PPM program sports a user-friendly, Windows-like...basic time and
billing functions, offering practice management features, marketing and
prospect tracking, and budgeting and scheduling. Larger firms will
appreciate its ability to create **user**-defined and
replacement fields, **multiple** billing formats, and custom
reports. The product may be overkill for small firms with simple time and
billing requirements, however. Overall, PPM is one of...

...optionally associate an employee, hourly, or per-item rate with a
particular work code, which will carry to the rate assigned to work in
process **transactions**. Each work **code**
may also be classified as chargeable, expense, or taxable. The program uses
billing codes to group together similar work codes for billing and
reporting purposes...

...purposes. For example, to print invoices for computer-consulting clients
only, simply create a global client characteristic called "computer" and
assign specific clients to this **code**.

Work in process **transactions** are entered in three main
sections: status, data entry, and work in process (hash totals). The status
section displays the employee name, client, workcode, and...package
stresses "information at your fingertips," and you can use its function
keys to access a variety of pop-up menus from within the client
file. For example, F6 **displays** a
client's aged receivable balances, F4 opens a memo pad for tracking client
discussions, and Alt-F8 displays open invoice detail, including invoice
number...

...Work (service) codes are accessible under the Files menu, and you can
group together related codes and use long and short descriptions. The F2
key **displays** all the work **codes** on
file, along with staff rates, flat billing amounts, and
markup percentages. A pop-up list lets you assign billable or non-billable
time and expense status...

...older technology. Its menu structure is simple, yet effective;
context-sensitive help is available throughout the menus.

HTB creates data sets--files containing the activity

codes, employees, clients,
transactions, and general information pertaining to each
group of clients--as part of the setup. HTB uses five-character activity
codes that are assigned to
transactions while posting and invoicing ...major
groups for capturing time and billing information: clients, professionals,
activities, and projects. You can create new entries for each group
on-the-fly, and **several** windows let you include
user comments and other notes.

 25/3,K/3   (Item 2 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB
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   ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00466918
Progress in programs: The annual software review
Anonymous
Trusts & Estates v133 n6 PP: 10-48+ Jun 1994
ISSN: 0041-3682 JRNL CODE: TRE
WORD COUNT: 12785 LINE COUNT: 1,162

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: more than $500 million in trust assets. Features include automatic
market pricing, trust fee calculations, magnetic media reporting,
customized asset reports, dividend mapping, interest accruals,
<B>transaction type **codes**, cash sweep,
check writing, report generators, ticklers and system security. Add- ...
reports and statements; CATS, used to import/enter transactions. Provides
the facility to edit and verify transactions prior to running valuations
updates; CARS, used to **display**, print, or write to a
file reports and statements created using the Report
Writer; Compliance Plus, used to perform ADP and ACP tests, determine
eligibility and identify highly compensated employees.

CLRFAST...allocations and power of withdrawal accounts. The ability to
prepare multiple additional copies of returns (for outside attorneys,
accountants, etc.) also is built in.

CASE--**COMPUTERIZED ACCOUNTING
SYSTEM** FOR ESTATES & TRUSTS

COMP-ACCT Fiduciary Software, Inc., 2727 Lincoln Boulevard, Merrick, N.Y.
11566. Contact Asher Schechter at (516) 378-2255.

CASE is a...accounting, 2. time-weighting of gains/losses, and 3. loan
administration. They provide the flexibility to handle a wide variety of
plan provisions. you can **download** from payroll, and data
import from ASCII **files** to eliminate manual data entry
and save time. To assure compliance, the system performs ADP/ACP
projections and year-end tests, as well as family...

...to generate tax forms. All transactions can be edited for simple correction of errors. The Court Accounting and Tax Preparation Modules can run on single **user** DOS, OS/ 2, **multi-user** UNIX/ENIX based systems, DEC VAX/VMS, UNISYS BTOS/CTOS and Local Area Networks (**multi-user**).

FEDERATED INVESTORS
DEFINED CONTRIBUTION MARKETING, RECORDKEEPING AND ADMINISTRATION

Federal Investors, Federated Investors Tower, Pittsburgh, PA 15222-3779. Contact Stephen P. Cronin at (800) 424-7030...

...1000.

CAS is a micro-based court accounting system for trusts and estates. CAS dramatically increases your in-house productivity with a superior blend of **user**-friendliness and sophistication.
Multiple formats are available including 706 and 1041 support. Feature highlights include: on-screen reporting, a master security file containing more than 2,500 retrievable assets...2565 Horizon Lake Dr., Suite 110, Memphis, TN 38133. Contact Ed Walton at (800) 328-8661.

TrustNet is a complete, stand-alone, user-friendly, trust **accounting system** available on a PC or **Network**. Features include transaction processing, daily reports, cash management, a tickler system, dividend and interest map with auto posting features, a market pricing service, trust fee calculations/projections , multi-level password security, check writing for both recurring and non-recurring payments, self-auditing programs, user customerization of **transaction codes**, tax worksheets, 5498, 1099-R production for IRA accounts, 1099-D, 1099-B, 1099-INT and magnetic media reporting to IRS. Reports include daily cash... available. The new Windows version includes specially designed database queries and reports for professional level client management and a new concept in document tracking through **user** specified variables. Provisions Plus features **various** types of model documents as an active part of expert document assembly. The complete system includes extensive coded files of authoritative language for Wills, revocable...INTEL compatibles, incorporating a NOVELL/INTEL/MICROSOFT environment. The system operates in the user's department, with full-time support from Northern Trust. A true **multi-user** system, incorporating features such as: "As Of" reporting, SAC/trade processing, support for daily pricing, 5500 worksheet, 5 percent transaction, fee projections, P&I accounting...

...just a few examples. Terms of the Will, location, phone numbers, and other information (defined by you, i.e. type of document, marital status, employment **code**, etc.), is kept on **file** for easy reference. Changes in codicils, estate worth, executors, and successors are easily made. A built in tickler will insure no Will is overlooked for...fiduciaries, accountants and attorneys to automate their fiduciary income tax processing economically. SYSTEM 41

produces all major federal and many state fiduciary income tax returns. **Automated** interfaces to most major trust **accounting systems** greatly reduce data entry requirements. SYSTEM 41 is offered in several versions. Using the package version, a standard PC, and a laser printer, the trust...and Operations. It is the most widely used and installed mainframe system and is now also available on Service Bureau basis. OmniTrust ES' multi-bank, **multi**-branch, comprehensive functionality includes: **user** defined client statements, integrated tax processing, administrative and investment workstations, trade order entry, security movement and control, DTC interface, master trust reporting, remote client access...Systems, Inc., 11 Salt Creek Lane, Hinsdale, IL 60521. Contact David Foster at (708) 920-3100.

INVEST ONE(R) is a completely user-controlled, multicurrency, **on-line**, real-time investment **accounting**/portfolio management **system** for mutual, offshore, commingled and pension funds, master trust portfolios and private accounts. Users include nearly 100 mutual fund groups and more than half of...

...all accounts and relationships and allows for extensive management and marketing reporting capabilities. All accounting functions are automated while providing DTC links, EFT distribution channels, **PC** interface, **multi**-location processing, and menu or direct screen access. The system already meets the requirements of the Group of 30's IRO recommendations.
INVESTAR

INVESTAR

SunGard...

...800) 345-2154 or Fax: (716) 938-6155.

TEdec Fiduciary Management System:

* uses a single entry cash and disbursements format;

* a "smart system" that automatically **codes** **transactions** for 1. court inventory 2. court accounting 3. fiduciary income tax returns (IRS Form 1041) 4. estate tax returns (IRS Form 706);

* generates date of...to offer the very best in tax software and technology. With hands on experience using all major trust accounting and tax systems, we review tax **codes** and account **transactions** year round, relieving trust departments of such responsibilities and allowing them to focus on the needs of their trust accounts and developing their businesses. The...
...and 5).

The UST 706/709 is user friendly with "help" in every field.

The UST 706/709 System is offered at discount to EPLAN
users. Standalone and **multi-user** licenses are available.

For additional information on this U.S. Trust Co. product, please contact
Nicole S. Splitter, Assistant Vice President, at (212) 852-3564...

25/3,K/4   (Item 3 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB
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  ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00410364
Advancements in automation: The annual software review
Anonymous
Trusts & Estates v132 n6 PP: 8-52 Jun 1993
ISSN: 0041-3682 JRNL CODE: TRE
WORD COUNT: 14831 LINE COUNT: 1,348

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: any defined contribution plan. ACT II is easy to learn and use,
incorporating context-intensive help, interactive dialogues and employee
benefits language (instead of programming <B>codes). A
transaction-based global system, Act II allows exchanges
across multiple families of funds, global fund-level reporting and on-line
as well as batch processing. It...in trust assets. Features include
performance analysis, pending trades, automatic market pricing, trust fee
calculations, magnetic media reporting, customized asset reports, dividend
mapping, interest accruals, **transaction** type
codes, cash sweep, check writing, report generators,
ticklers and system security. Add-on modules include Portfolio Modeling and
New Asset Valuation (NAV) Calculator. For non-profits...including extension
and 709-A (short form). In addition, the preparer can produce a Client
Billing statement and Transmittal letter to accompany the return.
* CASE/**COMPUTERIZED ACCOUNTING
SYSTEM** FOR ESTATES & TRUSTS COMP-ACCT Fiduciary
Software Inc., 2727 Lincoln Blvd., Merrick, N.Y. 11566. Contact Asher
Schechter at (516) 378-2255.

CASE is a...package.

Features such as share accounting, time-weighting of gain/losses, and loan
administration provide the flexibility to handle a wide variety of plan
provisions. **Download** from payroll, and data import form
ASCII **files** eliminate manual data entry and save time.
To assure compliance, the system performs ADP/ACP projections and year-end

tests, as well as family aggregation...state-of-the-art, micro-based court accounting system for trusts and estates. CAS dramatically increases your in-house productivity with a superior blend of **user** -friendliness and sophistication. **Multiple** formats are available including 706 and 1041 support. Feature highlights include: on-screen reporting, a master security file containing more than 2,500 retrievable assets...

...scale, particularly in the securities processing area. The system is built on advanced IBM IMS/DB/DC technology which provides efficient on-line, high-volume, **multi-user** processing.
* INVESTORS INFORMATION WORKBENCH (IIW) Financial Technologies International L.P., 1 World Trade Center, Suite 4609, New York, N.Y. 10048. Contact Dan O'Brien...

...Lake Dr., Suite 110, Memphis, TN 38135. Contact Suzan Kirkland at (800) 328-8661.

TNET is a complete standalone trust accounting system with single-or **multi-user** capabilities. Features include transaction processing, daily reports, cash management, tickler file, dividend and interest map with auto posting features, a market pricing service, trust fee check writing for both recurring and non-recurring payments, self-auditing programs, user customization of **transaction codes**, 5498, 1099-R production on IRA accounts, 1099-DIV, 1099-B and 1099-INT. Magnetic media reporting to IRS. Reports include daily cash and inventory...reports and detailed trial balance. Trust Manager I, the single user version of Trust Manager, costs $5,995 and runs on all IBM DOS-compatible **computers**. Trust Manager II, the **multi-user** network version, costs $8,995 and runs on Novell, IBM PC and 3COM.

* TRUST MANAGER COURT ACCOUNTING Leland Inc., 8601 Dunwoody Place, Suite 626, Atlanta...INTEL-compatibles, incorporating a NOVELL/INTEL/MICROSOFT environment. The system operates in the user's department, with full-time support from Northern Trust. A true **multi- user** system, incorporating features such as: "As of" reporting, SMAC/trade processing, support for daily pricing, 5500 worksheet, 5 percent transaction, fee projections, P&I accounting... which allows fiduciaries to automate their tax process economically. SYSTEM41 produces all major federal fiduciary tax schedules as well as most state fiduciary tax schedules. **Automated** interfaces to most major trust **accounting systems** greatly reduce data entry requirements. SYSTEM41 is offered in two versions. SYSTEM41 can be licensed as a package to be used totally in-house. The...Administration and Operations. It is the most widely used installed mainframe system and is now also available on remote processing basis. OmniTrust ES' multi-bank, **multi-**branch, comprehensive functionality includes: **user** defined client statements, integrated tax processing, administrative and investment workstations, trade order entry, security movement and control, DTC

interface, master trust reporting, remote client access...

...Systems Inc., 11 Salt Creek Lane, Hinsdale, IL 60521. Contact David Foster at (708) 920-3100.

INVEST ONE(R) is a completely user-controlled, multicurrency, **on-line**, real time investment **accounting**/portfolio management **system** for mutual funds, commingled funds, pension funds, and insurance portfolios. Features include integrated G/L processing, capital share accounting/NAV calculation, automated pricing and custody...

...all accounts and relationships and allows for extensive management and marketing reporting capabilities. All accounting functions are automated while providing DTC links, EFT distribution channels, **PC** interface, **multi**-location processing, and menu or direct screen access. The system already meets the requirements of the Group of 30's IRO recommendations.

* INVESTAR SunGard Shareholder...

...Systems Inc., P.O. Box 240882, Charlotte, N.C. 28224-0882. Contact Joe Brown at (704) 527-3754.

AutoTrust is a single or multi-terminal, **on-line** trust **accounting system**. Through the use of IBM personal computers and LAN networks, information concerning accounts, assets and transactions are immediately available to department personnel with on-screen...Nieman at (800) 345-2154.
The TEdec Fiduciary Accounting System is a comprehensive trust and estate management system. Using a single-entry format, TEdec automatically **codes transactions** and classifies them to the appropriate schedules for producing the court inventory, court accounting, estate and fiduciary income tax schedules and a myriad of asset ...is "user-friendly" and features on-screen "help" in every field.

The UST 706/709 System is currently being offered at a discount to EPLAN **users**. Standalone and **multi-user** licenses are available.

* TRUST & WILL PROVISIONS PRACTICAL DRAFTING United States Trust Company of New York, 114 West 47th St., New York, N.Y. 10036. Contact...

 25/3,K/5   (Item 4 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB

** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00404407
Business software review: Shopping for software
Merryweather, Judith
Charter v64 n3 PP: 24-38 Apr 1993
JRNL CODE: ACHA
WORD COUNT: 9742 LINE COUNT: 886

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: right accounting software and systems. Computer systems are seen
as a vital part of running an effective and efficient business, and with
this in mind, <B>many small businesses have purchased a
computer system and accounting software without
understanding the essential characteristics of accounting systems-and the
potential difficulties they can bring.

In many instances, accountants discover the...

...flexible? What are the plans for updating/maintaining the software in
the future?).

* the supplier (What is the status of the supplier's business? How
many customers are already using the
computer system? What are the software supplier's plans
for the future?).

* the support (What is the documentation like? What training does the
supplier provide! What...competitive market.

PRODUCT DESCRIPTION

The main product, Ambassador, includes the following modules which can be
stand-alone or integrated with other modules in either single-
user or **multi-user**
mode (LAN).

* Accounts Receivable (Debtors) enables four statement types, balance
forward or open-item accounting and comprehensive reporting. Enquiry
screens access current transactions, **transaction**
history, history on the stock **codes** the debtor is
purchasing, outstanding sales orders, memos, special prices and delivery
instructions. Cash flow with percentage of aged balances at the touch of a
...

...prints docket, calculates change, updates stock and debtor records.

* Payroll. Standard pay details automate much of the routine work, keeps
historical records, prints group certificates, **multiple**
pay rates, **user**-defined parameters for Super-annuation
Guarantee Charge.

* Report Generator enables the user to expand the existing reporting facilities by combining compatible files to extract further...

...be purchased in groups or individually. All the modules have been designed to operate independently or integrated.

The modules can operate as both single and **multi-user**. Currently ARROW accounting software has the following modules: Cashbook, Debtors, Creditors, Stock, General Ledger, Payroll, Job Costing, Sales Orders, Purchase Orders, and Bill of Materials ...items marked with an asterisk are $29j each, and the others are $595. Payroll is also available as a stand-alone system at $695. A **multi-user** licence and vertical packages for **several** industries are also available.

MINIMUM HARDWARE

286, 386, 486, etc, 640k RAM, hard disk. Colour or mono monitor, standard dotmatrix printer.
CHAIRMAN

Chairman Australia Pty...DESCRIPTION

Charter Business Systems develops, distributes and supports a complete range of easy-to-use, integrated and stand-alone accounting systems. Available in single and **multi-user**, Charter is installed in more than 5000 organisations throughout Australia, New Zealand, PNG and the Pacific. Data can be easily transferred between Charter and other...

...individual functions.

Modules available include the following:

GENERAL LEDGER

Charter's General Ledger is suitable for any organisation, regardless of size. It has a flexible, **user**-designed chart of accounts, with **multiple** companies, branches, departments and cost centres. The powerful report writer allows reporting at each level with consolidations available. Current and previous year processing is available...
...accounts

* practice management

* customising input data for release to multiple accounting packages.

LINKS is designed to run as a stand-alone application on MS-DOS **computers** or in a **multi-user** environment Novell network or UNIX environment.

LINKS has been developed using database files compatible with the popular

dBase format. The program utilises MICR-capable Xerox host or from an operator is automatically tracked by LINKS in a set of audit **files**. Output is formatted to be **uploaded** to host systems.

LINKS verifies incoming data against an established database of transactions, eg. all invoices or all cheques issued, and allows a single payment...

...has been designing and writing accounting software for PCs since 1980, and all software is designed and written to meet Australian accounting standards and requirements.
MULTI-USER/NETWORKS ACCOUNTING

EXOGEN Premium Level I is suitable for **multi-user**/networks accounting and consists of General Ledger, Accounts Receivable, Accounts Payable and Bank Reconciliation. Its recommended retail price is $1875. Also available is EXOGEN Premium...

...business. They are fully-featured, strong on accounting principles, and provide the flexibility required by modern business to maintain financial control. The products are inherently **multi-user** and are supplied with the database and source code. Inclusion of the source code gives you ownership of the project and the ability to modify...

...Landmark Software Pty Ltd 33 Nott Street, Port Melbourne Vic 3207 Phone (03) 646 6900 Fax (03) 646 8605

Landmark Plus is a fully integrated, **multi-user** financial, warehouse, distribution and project costing system. Suitable for small, medium and large sized businesses, Landmark has been installed in over 30 industries, including:

* wholesale...
...up windows/list boxes

* built-in security

* multi-company

* full bank reconciliation

* multi-warehousing

* foreign currency to AAS20 Standard

* on-line help (which can be **user**-defined)

* menu tailoring

* **multiple** bank accounts

* commitment and cash accounting

* flexible and comprehensive reports and inquiries.

Landmark Plus is a date-driven system: since all transactions are held by
...financial requirements of large companies as well as the straightforward
requirements of a smaller company.

PRODUCT SUMMARY

Premier is a highly functional, easy to use, **multi**
-company, multicurrency, **multi**-location,
multi-user system, which is totally
integrated. This means, for instance, that if you sell an item from stock,
the full double-entry bookkeeping is automatic, including...

...integrated solution where business packages need to share information
with office systems and other databases.

Premier is integrated with the INFORMIX relational database products,
bringing **several** major benefits to the
user. The powerful INFORMIX SQL product can be utilised
to interrogate the entire Premier database, giving the user a powerful
report-writing and inquiry facility over...he user-friendly Apple Macintosh
interface with the most powerful database available.

Written in 4th Dimension, Sapphire gives you a true client/server
relationship allowing **multiple users**
access to data on-screen or in printed reports, and enquiries are on-line.
The program has been designed to ensure that you will not...
...small to medium business, beginning with the single-user Small Business
Accountant system (comprising Accounts Payable, Accounts Receivable and
General Ledger), graduating to the modular **multi**-
user LAN-based business management package.

Each program provides a separate accounting or business function and
operates independently or integrates with other programs to build a
complete computerised enterprise management system.

Features include pull-down menus and user modifiable on-line help and mouse
support, if required. The **multi-user**
version comes complete with source code to enable tailoring to be carried
out for individual needs. Series 7.0 has a Pull range of 17...

...from Series 7.0 to the Professional series. Recommended retail price for
Series 7.0 is $950 for SBA and $1S50 per module for the
multi-user version.

PROFESSIONAL SERIES is a high performance, flexible business application
aimed at the medium to large business with LAN-based systems.

Expanding on the solid...
...DESCRIPTORS: **Automated accounting**

systems;

25/3,K/6   (Item 5 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB

  ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00335263
Accounting Software for Under $50: Pacioli 2000
Winsten, Irwin
CPA Journal v61 n11 PP: 28-36 Nov 1991
ISSN: 0732-8435 JRNL CODE: CPA
WORD COUNT: 3980 LINE COUNT: 362

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: than $50. CPAs should know about this package, its strengths and
its weaknesses: a client may have heard about it as the first go at
<B>computerizing his or her **accounting**
system.

Wow! An **accounting** package that gives you, for less than
$50, General Ledger, Accounts Receivable, Accounts Payable, Inventory
Control, Billing, Purchasing, Budgeting, Auditing, and Novell network
compatibility. For...

...be expanded. The software is designed to work with a Microsoft
compatible mouse, although accounting programs require so much keyboard
entry that I doubt if **many users** will
use this option. I didn't.
Multiple Companies. The program will support multiple companies so long as
the data for each company is in...for three years, with 12 periods per
year. The program won't work very well if you're on 13 four-week periods,
but not **many** prospective **users** need
worry about this. The three years on display depend on the current computer
date and cannot be changed. For example, if you start with...or C. In turn,
each inventory item can be given a discount code for each of the three
price types.

Sales Tax. One sales tax **code** can be assigned to each
transaction. The software does not accumulate sales tax
data.

Both balance forward and open item accounts are supported. There are two
optional six-character fields called...

...salesperson or other classification. The problem with a keyed-in field
such as this is that any entry error will result in missorting. (Calling up
codes from a **file** is a safer method.)

The customer/vendor screen **displays** the credit limit and
open balance. No other customer/vendor statistics are provided. The only
way to display open items for customers and vendors is...GET A LOT FOR YOUR
MONEY, BUT...
Well, what conclusion can be reached of this mixed bag of tricks with its
complex set of account **codes**, rigid method for
processing inventory **transactions** and printing business
documents, severe limitations on the accumulation of sales data and
complexities in modifying accounts and the related financial statements? I
doubt whether this is a serious candidate for anything other than a small
business operating on a single **computer**. There are too
many limitations to make it viable for a business with
complex processing requirements or large transaction volumes. The network
capability might interest a small user who...
...DESCRIPTORS: **Automated accounting**
  systems;

 28/3,K/1   (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0013568526 - Drawing available
WPI ACC NO: 2003-662858/200362
XRPX Acc No: N2003-529099
Network-based transaction system has translation system that communicates
item and associated payment information between seller and buyer in
languages and currencies selected by seller and buyer
Patent Assignee: ALBUMCITY.COM INC (ALBU-N); SCHRANTZ J P (SCHR-I)
Inventor: SCHRANTZ J P
Patent Family (3 patents, 98 countries)
Patent   Application
Number   Kind Date   Number   Kind Date Update
US 20030144922   A1 20030731 US 2002352331   P 20020128 200362 B
                 US 2003351238   A 20030124
WO 2003065272   A1 20030807 WO 2003US2519   A 20030128 200362 E
AU 2003217265   A1 20030902 AU 2003217265   A 20030128 200422 E

Priority Applications (no., kind, date): US 2002352331 P 20020128; US
  2003351238 A 20030124

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20030144922   A1 EN   27   12 Related to Provisional US 2002352331
WO 2003065272   A1 EN
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
  IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
  NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VN YU
  ZA ZM ZW
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
  FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR
  TZ UG ZM ZW
AU 2003217265   A1 EN   Based on OPI patent   WO 2003065272

Alerting Abstract ...ADVANTAGE - P2P or C2C commerce is efficiently facilitated by providing the buyers and sellers with the ability to **input** the **transaction** information in their own languages and currencies...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...person commerce is facilitated by providing sellers with the ability to input condition information, product attribute information, and by providing buyers with the ability to <B>input seller **transaction** performance **rating** information, **in** each case through a standardized structured form that **assigns coded** designators to the information so that it can be selectively displayed to a buyer in a different language from the language in which the information...

...country, is provided. Person-to-person commerce is facilitated by providing sellers with the ability to input condition information, product attribute information, and by providing **buyers** with the ability to **input** seller **transaction** performance rating information, in each case **through** a **standardized** structured form that assigns coded designators to the information so that it can be selectively displayed to a buyer in a different language from the...
Claims:

YOUR CASE

28/3,K/2   (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.

0009252726 - Drawing available
WPI ACC NO: 1999-180309/199915
Related WPI Acc No: 1996-201045
XRPX Acc No: N1999-132462
Financial accounting reports and statements generating method for automated accounting system
Patent Assignee: BROWN G T (BROW-I); NOAH SYSTEMS INC (NOAH-N)
Inventor: BROWN G T
Patent Family (2 patents, 1 countries)
Patent   Application

Number	Kind	Date	Number	Kind	Date	Update

```
US 5875435    A  19990223 US 1994313988  A  19940928  199915  B
                US 199880497   A  19980518
US 5875435    C1 20090609 US 1994313988  A  19940928  200939  E
                US 199880497   A  19980518
```

Priority Applications (no., kind, date): US 1994313988 A 19940928; US
  199880497   A 19980518

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
US 5875435   A EN   11   4 C-I-P of application US 1994313988
US 5875435   C1 EN   C-I-P of application US 1994313988
  Alerting Abstract ...NOVELTY - The method involves establishing a menu of
standardized codes including
financial transaction codes and itemization codes. Then separate financial
transactions including fund transfer and fund transfer instruction are
performed with an entity at separate...
DESCRIPTION - The **standardized codes**
from menu are associated, with transaction when funds are transferred or
instruction are given for transfer, to complete the financial
transaction. The **record** of each
transaction and selected **standardized**
codes, is transmitted to separate financial accounting
system during transaction. The transactions in separate financial
accounting system are sorted and an accounting statement in desired format
...

...ADVANTAGE - Enables entities to perform activities such as entering,
deleting, **reviewing**,
adjusting and processing on
transaction content. Enables to make decisions regarding
on- going business and personal financial matters...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...at least one file is established for the entity and a plurality of data
inputs are provided to the file. The data inputs include electronically
<B>recorded **transactions** made between
the entity and other entities. Access is provided to the file for agents of
the entity so that one of the agents can...
Claims:
...method of providing financial accounting reports and statements for a
first entity such as an individual or a business which comprises:providing
a menu of **standardized codes**,
including financial transaction codes and/or itemization codes;conducting
through other entities separate financial transactions, including transfer
of funds and instructions for transfer of funds, with the first entity at a
plurality of separate points;associating the
standardized codes from the menu at

the time when funds are transferred or instruction are given for transfer
to complete the financial **transaction**;transmitting a
record of each **transaction** and
selected **standardized codes** to at
least one separate financial accounting system at about the time of the
transaction;sorting the **transactions** in the separate
financial accounting system and **producing** an accounting
statement in a desired format; andthe separate financial accounting system
printing or electronically displaying the statement results.

28/3,K/3   (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0006262486 - Drawing available
WPI ACC NO: 1993-054363/199307
XRPX Acc No: N1993-041484
Home financial transaction method for electronic payment of bills - storing
identification, bill amount and user payment-credit information in terminal
and transmitting to FTCS
Patent Assignee: US ORDER (USOR-N); US ORDER INC (USOR-N)
Inventor: GOROG W F
Patent Family (4 patents, 13 countries)

Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
EP 527639	A2	19930217	EP 1992307348	A	19920811	199307	B
WO 1993004435	A1	19930304	WO 1991US9539	A	19911219	199311	E
CA 2054836	A	19930215	CA 2054836	A	19911101	199318	E
AU 199212642	A	19930316	AU 199212642	A	19911219	199328	E

Priority Applications (no., kind, date): US 1991744909 A 19910814

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
EP 527639	A2	EN	16	5	
Regional Designated States,Original: DE FR GB					
WO 1993004435	A1	EN	35	5	
National Designated States,Original: AU BB BR HU JP KR PL RO SU					
Regional Designated States,Original: OA					
CA 2054836	A	EN			
AU 199212642	A	EN			Based on OPI patent WO 1993004435

 Alerting Abstract ...The method involves inputting merchant/service
provider identification information and bill amount information via a
financial **transaction** terminal. The
input unit is located remote from a banking institution
or merchant/service provider. Identification and bill amount information is
stored in the terminal. User payment/credit...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...in the memory (7) of the (FTT). Once all transactions have been stored,
the terminal (FTT) communicates with a financial transaction computer
system (FTCS) which <B>assembles data from a
plurality of terminals (FTT) for subsequent transmission
to banks and other financial institutions for clearing house
operations.Symbolic representations can be imprinted on bills or invoices
or imprinted on separate data sheets which can be scanned by an optical
scanning means to input the desired identification **data**.
One enhancement also calls for **transaction**
codes to be **symbolically**
represented and **input** by the optical
scanning means to conduct the desired
transaction.

...

...of the FTT. Once all transactions have been stored, the FTT communicates
with a financial transaction computer system (20-24) which assembles data
from a **plurality** of FTTs for subsequent transmission to
banks (27) and other financial institutions (25, 26) for clearing house
operations.Symbolic representations can be imprinted on bills...

...imprinted on separate data sheets which can be scanned by an optical
scanning means (1) to input the desired identification data. One
enhancement also calls **for**
transaction codes to be symbolically
represented and **input** by **the**
optical scanning means (1) to conduct
the desired **transaction.**
Claims:
...the transmitted merchant/service provided identification information,
bill amount information, and user payment/credit information from a
plurality of said financial transaction terminals in said
financial transaction **computer** system
to permit subsequent transmission **to** banks for
electronic transfer of funds and crediting of accounts
in a normal fashion.

28/3,K/4   (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC

03804816
Title: HYDRA: an interactive tool for automatic generation of FORTRAN code
  for hydraulic circuits
Author(s): Boire, R. 1
Affiliation(s):
  1. CAE Electron. Ltd., St. Laurent, Que., Canada
Book Title: Proceedings of the 1986 Summer Computer Simulation Conference
Inclusive Page Numbers: 552-8
Publisher: SCS, San Diego, CA
Country of Publication: USA
Publication Date: 1986
Conference Title: 1986 Summer Computer Simulation Conference
Conference Date: 28-30 July 1986
Conference Location: Reno, NV, USA
Conference Sponsor: SCS
Editor(s): Crosbie, R.; Luker, P.
Number of Pages: xliii+1105
Language: English
Subfile(s): B (Electrical & Electronic Engineering); C (Computing
  & Control Engineering)
INSPEC Update Issue: 1987-004
Copyright: 1987, IEE

Abstract: ...is described. The package produces the code from an
  interactively created attributes file which specifies the nodes and
  their connections. FORTRAN labels and associated comment
  statements are **produced** from node
  identifiers by applying a set of internally enforced rules. The
  hydraulic models implemented are based on a simultaneous solution of a
  linearized set...

...thermal time constants (feedwater, safety injection, CVCS etc.). The
  advantages of HYDRA are reduced coding and documentation time,
  implementation of standardized and proven models and
  standardized code.
Identifiers: ...statements; node identifiers; internally enforced rules;
  steady state conservation of momentum equations; pressures; transport
  equations; fluid inertia effects; thermal time constants; feedwater;
  safety injection; documentation; **standardized
  code**

 28/3,K/5   (Item 1 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB

  ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00716592
The XML files

TEXT: Headnote:

In the 21st century economy, XML is the way you will move information.

Imagine you could give another dimension to your tax
<B>records, audit workpapers, payroll system, financial
statements--anything CPAs work with. Imagine you could
give each electronic record, each unit of information in your office, a
label, or tag, that would explain...

...you're dreaming, make believe the software is free. Now stop imagining,
because it's here. Extensible markup language (XML) may still be an
unfamiliar **computer** language to **many**,
but it's not science fiction and it's readily understandable by anyone who
understands the Web. XML is in use today and is completely...

...be the information experts their companies and clients need. Today,
financial information flows to the IRS in tax returns, and paper invoices
flow through an **accounting system**.
XML will help **automate** these processes in one standard
way. That is, the first time a piece of information is entered-such as when
a new customer buys a...one software company. (By comparison, the authors
prepared this article on a Windows 95 platform-the property of Microsoft.)
The more companies agree to a **standard** series of
codes for a given application-like accounting-the more
powerful XML becomes. And because everyone's product is better with XML
features, there are incentives to...next example shows, XML can help you
easily migrate analysis information into any format you want.

XMLfinancial reporting. The AICPA High Tech Task Force has
created the first full set of XML based financial
statements. See these financial statements at http://
24.5.124.5/aicpa/financials/greatplains. (Microsoft Internet Explorer 5.0
is required.) The benefits of XML extend...business transactions to allow
rapid, standard adoption of the technology within the accounting
profession. The Open Applications Group has already begun DTD development
for business **transactions**, and the High Tech Task Force
has **created** draft standard audit schedules. See the list
of URLS in the sidebar ("For More on XML," page 76), which shows you where
to get more...

   ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: to errors in favor of the Commonwealth of Virginia. Because of
these errors, it is evident that there is significant value in monitoring
account analysis <B>statements.
Standardized Codes Because the
process of manually **reviewing** each analysis statement is
time consuming, the Treasury Management Association (TMA) established
standardized codes with both
corporate and bank participation. The TMA Service Codes are constantly
under review for updating and expansion to include additional services and
new delivery...

...service usage, services that may be grouped into a procurement, and new
internal processes that may be more productive
A company that establishes regular, electronic **reviews**
of account analysis **statements** should be aware that
after the initial errors are resolved, these types of errors should be
uncommon. The long-term benefits derived are from the...

...with little experience. The implementation should not be an
allor-nothing proposition. It is possible for users to start with just
keying in paper analysis **statements**, moving to use of
input available from a diskette, and finally advancing
to receiving electronic transmissions. Even with a mature installation, an
organization may need to continue with all of these types of
input. However, the more **statements**
that can be received electronically, the more efficient the operation will
be.

To realize the full benefits of account analysis statements, companies
should require their...information. Ad hoc reporting by line of service
will provide invaluable information on the activities of an organization.
Summary Account analysis statements are complex billing
statements that require the allocation of resources for
review. In addition to the billing information, an
analysis statement provides valuable information regarding the banking
activities of an organization. The resources required to
review these **statements** for accuracy,
as well as the compilation of business information, can be greatly
simplified through the use of electronic account analysis software and the
TMA...

28/3,K/7   (Item 3 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB

  ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00568525
IRS seeks out computer access
Kafka, Gerald; Gander, Fred
International Tax Review v7 n3 PP: 27-30 Mar 1996
ISSN: 0958-7594 JRNL CODE: ITR
WORD COUNT: 3513 LINE COUNT: 319

Accounting & Tax DB_1971-2010/Aug W4

...ABSTRACT: are discussed. Sections 6038A and 6038C require certain
foreign-owned corporations, and foreign corporations engaged in US business
to maintain and furnish to the IRS <B>records needed to
determine the correct US tax **liability**, and to act as an
agent to receive any IRS summonses for books and records of certain related
foreign parties. Section 982 provides the IRS...
...TEXT: 1986 as amended (the Code) require certain foreign-owned
corporations, and foreign corporations engaged in US business,
respectively, to maintain and furnish to the IRS **records**
needed to determine the correct US tax **liability**, and to
act as an agent to receive any IRS summonses for books and records of
certain related foreign parties. Together, these sections provide the...

...to manipulation as a tax avoidance technique in the international
context. Code section 482 generally governs transfer pricing and applies
the international arm's-length **standard**.
Code section 6662(e) imposes a substantial valuation
misstatement penalty for net section 482 transfer pricing adjustments.

The 1993 amendments to section 6662(e) direct that...IRS Examination
Division, primarily in large case examinations.

Experienced revenue agents known as computer audit specialists or CASs are
assigned to:

* provide analysis of complex **computerized
accounting systems**;

* determine effective methods of obtaining the audit data required by the
examination team;
* provide computer analysis of large volumes of data;

* design computer applications to additional burdens would be incurred to comply with the summons.

Many computer records, unlike
physical documentation, lend themselves to manipulation and adjustment to reflect alternative scenarios or planning options (eg spreadsheet analyses). To the extent that such...

 28/3,K/8   (Item 4 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB
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   ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00543640
Automate account analysis: The benefits of combining 822s and revised TMA codes
Dean, J Gary
Corporate Cashflow v16 n11 PP: 33-36 Nov 1995
ISSN: 1040-0311 JRNL CODE: CFL
WORD COUNT: 2097 LINE COUNT: 191

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: Revised TMA codes

EDI transmission is only half of the solution. The other vital source of standardization-defining bank services in standard ways and using
<B>standardized **codes** to identify
them--has arrived with the revised TMA codes. With these new codes (an expanded, more flexible version of an earlier TMA attempt to...

...process, but we wanted to maintain a high level of control over banking costs." With this EDI system, the time-consuming but necessary task of **reviewing** numerous analysis
statements to track contract pricing, reasonable volumes
and expected services was automated. Now we scrutinize only the exceptions," she notes.

One of the most powerful benefits...

...EDI system, we tracked our banking costs at an account level only," Ms. Servose explains. Any service cost analysis we did required an analyst to **prepare** detailed spreadsheets from the paper
statements. Now, our EDI system can provide the cost comparisons and more in just minutes. We have up-to-date bank service information at our fingertips...

28/3,K/9   (Item 5 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB
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  ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00533979
Macola Software Progression Series
Blackwell, Pamela G
Accounting Technology v11 n7 PP: 17-22 Aug 1995
ISSN: 0883-1866 JRNL CODE: CIA
WORD COUNT: 2676 LINE COUNT: 243

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: module is priced at $895 for a single user and $1,295 for multiple
users. The ERS Report Writer module costs $2,495 and includes
<B>standard report scripts. The Bar
Coding module is priced from $1,295 to $4,685, depending
upon your inventory requirements. The EDI module is priced from $2,000 to
$4,000...

...through its bulletin board service. Macola Value-Added Resellers may
also offer support.

Macola manufactures

Macola's manufacturing software differentiates the vendor's offering from
many other popular **PC** accounting
products in its price range. It's designed for multiple operating
environments (DOS, LANs, UNIX, OS/2, and Windows) and offers three specific
solutions...

...five costing methods, serial and lot tracking, and multi-location
processing. Cycle counting is also included, with the ability to print
count worksheets based on **codes** assigned in the item
master **file**.

Kit processing allows individually stocked items to be sold as a functional
group. Inventory is relieved for all components that make up a unit.

Another...excessive number of open files (500+) in NetWare in order to
print the reports. You need to be aware of this configuration issue before
making **changes** to the system.

Progression's consolidated financial **statements** can work
only with companies that have the same year end. For example, when one
company has a year end of March 31 and two...
DESCRIPTORS: **Automated accounting
  systems**;

28/3,K/10   (Item 6 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB

   ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00531289
Just wired about software
Chapman, Christy
Internal Auditor v52 n4 PP: 24-36 Aug 1995
ISSN: 0020-5745 JRNL CODE: IAU
WORD COUNT: 7303 LINE COUNT: 664

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: have not been used in three years for possible sharing between
cement plants. Although not yet established, we expect that each plant will
add a <B>standardized **code** for each
warehouse part, and reports will be run for the entire company based on
these codes. Such reports will facilitate the sharing of parts...In the MIS
area, this software helps us ensure that the information in our systems is
valid and correct and appropriately ties to our financial
statements. We also use it to validate program
changes. We know the expected results, so we simulate
the program change through IDEA and test the results.

Another bonus is that file conversion testing can...

28/3,K/11   (Item 7 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB

   ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00503909
A shopper's guide to accounting software
Courtney, Harley M; Flippen, Cheryl L
Journal of Accountancy v179 n2 PP: 37-39+ Feb 1995
ISSN: 0021-8448 JRNL CODE: JAC
WORD COUNT: 8725 LINE COUNT: 793

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: a ledger--and select the characteristics from a long menu of
options that will create a ledger printout.

A few packages lack even that; they **produce** a report
that only lists **transactions** in account-number order
with no beginning or ending balances. Others have transactions for the
period and ending balances; to obtain the beginning balance the...safe
place. But providing access control for computerized books takes some
planning. The conventional way is to use password access controls to limit
access to **various** accounting functions. However, while
some **personal computer** password
systems are nearly useless, others are relatively effective.

There are two types of systems built into accounting software: task
passwords and user passwords. Task...

...90 and Open Systems have such high-level security (column E).

Data access controls also are a concern, especially when files are stored
in American **Standard Code** for
Information Interchange (ASCII) format, which makes the data easily
readable by anyone. On the plus side, ASCII formatting makes it easy to
export data...modules. As indicated in exhibit 9 (column G), six of the 15
packages include a generalized report writer.

GENERAL LEDGER REPORTING

All of the packages **produce** acceptable balance sheets
and **income statements**, although
clients may wish some modification. All also include either a generalized
report writer or a general ledger report writer, permitting the design and
modification...
...DESCRIPTORS: **Automated accounting
  systems**;

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: item, and we were able to pursue it."

Although the codes can be used both in paper and electronic account

analysis statements, the combination of <B>standardized
codes and electronic transmission has produced
substantial savings for communications giant AT&T, New York.

"We have spotted $7 million in bank errors since beginning account...

...and unregulated subsidiaries required separate cash pools, leading to
extensive banking networks for each of our subsidiaries." he notes. "In
1986 the paper account analysis **statements** from all our
accounts **created** a tremendous volume."
Manual checking was too time-consuming, he explains, so AT&T developed
its own database program designed to check the statements for...

28/3,K/13   (Item 9 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB

   ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00416582
Data conversion for the public practice
Arto, Tony
Australian Accountant v63 n6 PP: 33-34 Jul 1993
ISSN: 0004-8631 JRNL CODE: AAA
WORD COUNT: 1023 LINE COUNT: 93

Accounting & Tax DB_1971-2010/Aug W4
...TEXT: of any use to the accountant in public practice, it must be on his
computer system. Ideally, accountants and their clients would use the same
<B>computer program and therefore **share**
data. Or they could use different programs which accept the same data.

In the absence of true compatibility between the two systems, the client's
...

...it is obvious that to key it in again is a waste of time. More advanced
conversion processes are needed to avoid the tedium and
expense of manual **input** and to
increase the efficiency and effectiveness of the accounting practice.

Advanced conversion processes take **two** forms: digital (
computer to **computer**) and optical
(document to computer).

DIGITAL CONVERSION

A handful of computer programs allow clients to automatically modify a file
of data and commit it to...

...of transaction data which can be converted into the required format by a bureau service.

In other words, some computers can 'print' a list of **transactions** to disk instead of the printer. This **creates** an ASCII text file which is convertible to a large number of formats including RT-8G, Solution 6, Cee Data, CCH, Excel and various spreadsheet...

...only through specialised computer bureaus.

The use of optical character recognition (OCR) software is the first step in the conversion process. The client's bank **statements**, the main source of data **input** for the accountant, are scanned to create a 'picture'. The OCR program converts the picture into ASCII text which is more readily discerned by a...
...most common approach to electronic data processing by public practitioners is to code bank statements and have the coded statements posted to the computer as **transaction** data.
Practitioners vary the amount of data they **input**: from cheque numbers and payee details to the mere statement page number as a cross-reference to the source.

By optically converting bank statement data...

...bank statements which are photocopied through lined A3-sized sheet overlays. Transaction particulars such as payee details are transcribed by the client. The accountant renders **codes** for each **transaction** sheet and submits the entire sheet for data processing. By adopting the same principle, using typewritten line-by-line descriptions, this data can be optically...
...DESCRIPTORS: **Automated accounting systems**;

28/3,K/14   (Item 10 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB
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   ** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00402144
Letters of credit
Evans, Hugh
Credit Control v14 n3 PP: 11-15 1993
ISSN: 0143-5329 JRNL CODE: CRT
WORD COUNT: 1342 LINE COUNT: 122

Accounting & Tax DB_1971-2010/Aug W4

...TEXT: is satisfied about the buyer's creditworthiness and often only
with a counter-indemnity from its customer.

Most letters of credit are subject to a <B>standardized
code of practice, the Uniform Customs and Practice for
documentary credits (UCP), which was formulated in 1933 and is updated from
time to time. The UCP...into any agreement. A purchaser would be
well-advised, when dealing with a company for the first time, to check its
reputation and previous track **record**.

In international **transactions** it is always worth
considering obtaining protection against any loss owing to fluctuations in
foreign exchange rates, while the transaction is ongoing. This can be...

30/3,K/1   (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0009252726 - Drawing available
WPI ACC NO: 1999-180309/199915
Related WPI Acc No: 1996-201045
XRPX Acc No: N1999-132462
Financial accounting reports and statements generating method for automated
accounting system
Patent Assignee: BROWN G T (BROW-I); NOAH SYSTEMS INC (NOAH-N)
Inventor: **BROWN** G T
Patent Family (2 patents, 1 countries)
Patent   Application
Number   Kind Date Number   Kind Date Update
US 5875435   A   19990223 US 1994313988   A 19940928 199915 B
                         US 199880497   A 19980518
US 5875435   C1 20090609 US 1994313988   A 19940928 200939 E
                         US 199880497   A 19980518

Priority Applications (no., kind, date): US 1994313988 A 19940928; US
  199880497 A 19980518

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 5875435   A   EN   11   4 C-I-P of application US 1994313988
US 5875435   C1 EN   C-I-P of application US 1994313988
Financial accounting reports and statements generating method for automated
accounting system

Original Titles:
Automated **accounting system**.
Inventor: **BROWN** G T

  Alerting Abstract ...transferred or instruction are given for transfer,
to complete the financial transaction. The record of each transaction and
selected standardized codes, is transmitted to separate

financial accounting
system during transaction. The transactions in separate
financial accounting
system are sorted and an accounting statement in desired
format is generated...

...USE - For automated **accounting**
system. For individuals, business, merchants, financial
institution and other entities...

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0010/00...

...**G06Q-0040/00**...

...**G06Q-0040/00**
  G06Q-0010/00...

...**G06Q-0040/00**...

...**G06Q-0040/00**

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
Brown, Gordon T...

...**BROWN G T**
Examiner:
Original Abstracts:
An automated **accounting system** for an
entity, such as an individual or business, is provided in which at least
one file is established for the entity and a plurality...
Claims:
...instruction are given for transfer to complete the financial
transaction;transmitting a record of each transaction and selected
standardized codes to at least one separate **financial**
accounting system at about the time
of the transaction;sorting the transactions in the separate
financial accounting
system and producing an **accounting**
statement in a desired format; andthe separate **financial**
accounting system printing or
electronically displaying the statement results.

30/3,K/2   (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.

0007584806 - Drawing available
WPI ACC NO: 1996-201045/199620
Related WPI Acc No: 1999-180309
XRPX Acc No: N1996-168662
Automatic **accounting system** provision
for individual or business - establishing one or more files for individual
or business and providing several data inputs to file, with access for
agents to perform one or more activities on file or files
Patent Assignee: BROWN G T (BROW-I)
Inventor: **BROWN** G T
Patent Family (6 patents, 21 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
WO 1996010235   A1   19960404   WO 1995US11289   A 19950907 199620 B
EP 789883   A1   19970820   EP 1995931726   A 19950907 199738 E
                     WO 1995US11289   A 19950907
CN 1220747   A   19990623   CN 1995195365   A 19950907 199943 E
JP 2001503886   W   20010321   WO 1995US11289   A 19950907 200122 E
                     JP 1996511783   A 19950907
US 20020032625 A1 20020314   US 1994313988   A 19940928 200222 E
                     US 2001975457   A 20011011
US 20020046058 A1 20020418   US 1994313988   A 19940928 200228 E
                     US 2001975458   A 20011011

Priority Applications (no., kind, date): US 1994313988 A 19940928; US
  2001975457 A 20011011; US 2001975458 A 20011011

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
WO 1996010235   A1 EN   24   4
National Designated States,Original: CA CN JP
Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IE IT LU
  MC NL PT SE
EP 789883   A1 EN   PCT Application WO 1995US11289
                      Based on OPI patent   WO 1996010235
Regional Designated States,Original: CH DE FR GB LI
JP 2001503886   W   JA   23   PCT Application WO 1995US11289
                      Based on OPI patent   WO 1996010235
US 20020032625 A1 EN   Continuation of application US
  1994313988
US 20020046058 A1 EN   Continuation of application US
  1994313988

Automatic **accounting system** provision
for individual or business...

Original Titles:
...AUTOMATED **ACCOUNTING SYSTEM**

...

...Automated **accounting system**
...

...Automated **accounting system**
...

...AUTOMATED **ACCOUNTING SYSTEM**
Inventor: **BROWN** G T

  Alerting Abstract ...The method of providing an
accounting system involves
establishing one or more files for the individual or business, and
providing several data inputs to the file (20 to 26). The data inputs...

...USE/ADVANTAGE - Relates to automated **accounting**
systems. Provides users with method of automating
accounting of all financial transactions made by user and other entities in
network.
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0010/00...

...**G06Q-0040/00**
  G06Q-0010/00...

...**G06Q-0040/00**

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
BROWN, Gordon T., 2045 Murdstone Road, Pittsburgh, PA
  15241, US...

...**BROWN G T**...

...**Brown, Gordon T**...

...**Brown, Gordon T**...
...**BROWN, GORDON, T., US**
Examiner:
Original Abstracts:
 An automated **accounting system**
for an entity such as an individual or business is
provided in which at least one file is established for the entity and
plurality of data...

...An automated **accounting system** for

an entity, such as an individual or
business is provided in which at least one file is established for the
entity and a plurality of data inputs...

...An automated **accounting system** for
an entity, **such as** an individual or
business is provided in which at least one file is established for the
entity and a plurality of data inputs are provided...

...An automated **accounting system** for
an entity such as **an individual** or
business is provided in which at least one file is established for the
entity and plurality of data inputs are provided to the file...
Claims:
The method of providing an **accounting
system** involves establishing one or more files for the
individual or business, and providing several data inputs to the file (20
to 26). The data inputs...

...What is claimed is: **1**. A method of providing an automated
accounting system for a first entity
such as an **individual or** a business,
said method comprising: establishing at least one file for said first
entity; providing a plurality of data inputs to said file, said data...

...What is claimed is: **1**. A method of providing an automated
accounting system for a first entity
such as an individual or a business, said method comprising: establishing
at least one file for said first entity; providing a plurality
of data inputs to said file, said
data inputs including electronically recorded financial transactions made
between said first entity and other entities; and providing access to said
...

 30/3,K/3   (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0006305854 - Drawing available
WPI ACC NO: 1993-100471/199312
XRPX Acc No: N1993-076476
Producing customer account statement through service company - entering
data from blank statements and cheque book entries into data bank in
accordance with standard category code listing and printing accounting
statements
Patent Assignee: BROWN G T (BROW-I)
Inventor: **BROWN** G T; SCHERER R H

Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
US 5193055   A   19930309 US 198721249   A 19870303 199312 B
                            US 1988280220   A 19881205
                            US 1991640542   A 19910114

Priority Applications (no., kind, date): US 198721249 A 19870303; US
 1988280220 A 19881205; US 1991640542 A 19910114

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 5193055   A   EN   29   6 C-I-P of application US 198721249
                            Continuation of application US
  1988280220

Original Titles:
Accounting system
Inventor: **BROWN** G T...

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00...
  G06Q-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
Brown, Gordon T...
Examiner:
Original Abstracts:
 A **system** for producing **accounting**
statements. A standard category code listing is developed and entered into
a computer data bank. Data are entered from blank statements and check book
entries...
Claims:

IV. Fulltext Files from Dialog

A. Fulltext Databases

File 625:American Banker Publications 1981-2008/Jun 26
    (c) 2008 American Banker
File 268:Banking Info Source 1981-2010/Aug W3
    (c) 2010 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Jul 07
    (c) 2008 Bond Buyer
File 267:Finance & Banking Newsletters 2008/Sep 29
    (c) 2008 Dialog
File 485:Accounting & Tax DB 1971-2010/Aug W4
    (c) 2010 ProQuest Info&Learning
File 324:GERMAN PATENTS FULLTEXT 1967-201033
    (c) 2010 UNIVENTIO/THOMSON
File 325:Chinese Patents Fulltext 1985-20100721
    (c) 2010. SciPat Benelux NV.
File 348:EUROPEAN PATENTS 1978-201034
    (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100826|UT=20100819
    (c) 2010 WIPO/Thomson
File 9:Business & Industry(R) Jul/1994-2010/Sep 01
    (c) 2010 Gale/Cengage
File 16:Gale Group PROMT(R) 1990-2010/Sep 01
    (c) 2010 Gale/Cengage
File 20:Dialog Global Reporter 1997-2010/Aug 31
    (c) 2010 Dialog
File 15:ABI/Inform(R) 1971-2010/Sep 01
    (c) 2010 ProQuest Info&Learning
File 148:Gale Group Trade & Industry DB 1976-2010/Sep 01
    (c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
    (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2010/Jul 22
    (c) 2010 Gale/Cengage
File 610:Business Wire 1999-2010/Sep 02
    (c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/Sep 02
    (c) 2010 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Jul 13
    (c) 2010 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2010/Sep 02
    (c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/Sep 02
    (c) 2010 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2010/Aug 29
    (c) 2010 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
    (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
    (c) 1999 PR Newswire Association Inc

```
Set    Items   Description
S1    769848   (ACCOUNTING OR FINANCIAL OR BOOKKEEPING)(3N)(SYSTEM OR SYS-
                TEMS)
S2     28455   S1(5N)(ELECTRONIC OR COMPUTERI? OR AUTOMATE?)
S3     22598   S1(5N)(INTERNET OR NETWORK? OR SERVER?)
S4      8496   S1(5N)(ONLINE OR ON()LINE)
S5   17807725  COMPUTER? ? OR PERSONAL()COMPUTER? OR PC OR WORKSTATION?
S6    681914   S5(5N)(MULTIPLE OR MULTI OR MULTIPL? OR MANY OR SEVERAL OR
                PLURAL? OR VARIOUS OR NUMEROUS)
S7    313530   S5(5N)TWO
S8     37901   S5(5N)INTERCONNECT?
S9    167227   S5(5N)(SHARE OR SHARES OR SHARING OR SHARED)
S10   183497   (TRANSACTION? OR STANDARD OR STANDARDI?ED OR FILE)(5N)(CODE
                OR CODES OR CODING?)
S11  1383440   (USER OR USERS OR AGENT OR AGENTS)(5N)(MULTIPLE OR MULTI OR
                MULTIPL? OR MANY OR SEVERAL OR PLURAL? OR VARIOUS OR NUMEROU-
                S)
S12   720363   (FILE OR FILES)(8N)(TRANSFER? OR DOWNLOAD? OR DISPLAY? OR -
                UPLOAD? OR SENT OR SEND OR SENDS OR SENDING OR TRANSMISS? OR -
                TRANSMIT? OR DISTRIBUT?)
S13  14868381  TRANSACTION OR TRANSACTIONS OR STATEMENTS OR STATEMENTS
S14  22717267  INCOME OR EXPENSE OR EXPENSES OR  ASSET OR ASSETS OR LIABI-
                LITY OR LIABILITIES OR BANK()ACCOUNT? ?
S15  3424778   (S13:S14)(8N)(CREAT? OR PRODUCE? ? OR PRODUCING OR PREPARE?
                ? OR PREPARATION? OR PREPARING OR RECORD OR RECORDS OR RECOR-
                DING OR RECORDED)
S17    28455   S1(5N)(ELECTRONIC OR COMPUTERI? OR AUTOMATE?)
S18    56703   S2:S4
S19      512   S18(S)(S6:S9)
S20       82   S19(S)(S10:S12)
S21       67   S20(S)(S15:S16)
S22       65   RD  (unique items)
S23       17   S22 AND IC=G06Q
S24     4378   AU=(BROWN, G? OR BROWN G? OR GORDON(2N)BROWN)
S25        0   S24(S)S1
```

23/3,K/1   (Item 1 from file: 325)
DIALOG(R)File 325: Chinese Patents Fulltext
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0003431329
SciPat Acc No: CN101553838A   Drawing Available:

Methods and systems for financial transactions in a mobile environment

Patent Assignee (name, country): FIRETHORN HOLDINGS LLC, US
Inventor (name, country): DEREK PORTER WARREN, US; LEE RACKLEY BRADY, US;
LEIGHTON COCHRAN KYLE, US; MICHAEL RICKMAN GREGORY, US

Patent Publications:
Patent Number Kind Date   Applic Number Kind Date

Main Patent:
CN 101553838   A 20091007 CN 200680055242 A 20060706
PCT Patent:
WO 2008005018   A2 20080110 WO 2006US26399 A 20060706
Priority:
WO 2006US26399 W 20060706

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:
 IPC   Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):
 G06Q-0020/00...

...**G06Q-0040/00**
 G06Q-0020/00...

...**G06Q-0040/00**

Detailed Description:
...which is 155 to paying account of the pm and payment interface of the
entity 180. Mfts the computer system through various types of computer
network is connected to the **financial**
the computer **system** said computer
network such as frame safe special path 160 local area
network lan wide area network wlan and known internet 120. Wireless or
mobile device mobile client interfaces 152 providing the user mobile device
15 and the connecting. Mfts a **computer** system having a
plurality of interface is used for passing through each
wireless telecommunication service provider and the user mobile device
communication said wireless telecommunication service provider this
invention...is suitable for each individual financial service mechanism.
The interface is usually implemented as a real time in network service
interface or batch mode the **file**
transmission protocol it is determined by the parameter
with the partner financial service provider the capability and requirement
of. Can be directly from fsp obtain specific...

...claims a user when the invention claims a commodity or service entity to
the account to pay the ability of the chance and if the
file description. Picture 2 in the
display the special of financial service provider fsp
175 their representation mfts 18 the invention claims a special account the
purpose of combined exchange of the...moving device of the interaction of
establishing data record moving device and mfts the communication between
18 and 18 mfts with each other method and **system** such as
financial institution account entity as payment of an
object for several people and the communication between. At this aspect it
is a graphic according to the...

23/3,K/2   (Item 2 from file: 325)
DIALOG(R)File 325: Chinese Patents Fulltext
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0002804280
SciPat Acc No: CN101273378A   Drawing Available:

Method and system for performing two factor mutual authentication

Patent Assignee (name, country): VISA INT SERVICE ASS, US
Inventor (name, country): CHRISTIAN AABYE, US; DOUGLAS FISHER, US; TIMOTHY
LEE, US

Patent Publications:
Patent Number Kind Date   Applic Number Kind Date
Main Patent:
CN 101273378   A 20080924 CN 200680035600 A 20060808
PCT Patent:
WO 2007021658   A2 20070222 WO 2006US30782 A 20060808
Priority:
US 2005155405   A 20050811

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:
 IPC   Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):
 G06Q-0040/00...
 G06Q-0040/00...

Detailed Description:
...loudspeaker. Can then be through the communication network account
number and the first verification code to the other is the single input 220
to the **financial** institution **system**.
In an embodiment communication **network** can be internet
internal network and / or similar to the network. In an embodiment of the
transmission can be controlled by safe network connected to. The
alternative embodiment transmission can be controlled by a non-secure
network connected to. Then the
financial machine of **system** from the
user that patrick receives the first verification code and in the finance
organization system independently the generated verify code comparing 225.
The independent can generate authentication code of the
financial institution **system** can be

used to basically similar to the protocol to generate for user of authentication code. Such as **financial** institution
system may be based on such as identifier judging is
used for generating a time the verifying code algorithm. Or can be used by user and **financial** organ **system** of
advance is the same algorithm negotiating. In an embodiment through the received the first verification code with the current time of the frame of
...
...make the financial institution can verify that 225 receives the first verification code. If the user that is received verifying code is not verified the **financial** institution
system it can prohibit the financial machine of the
station point 4 street access 230. If the user that is received verifying code is verified the...

...not used. If so as to ensure the personal information is correct the user can input 255 code so as to the position of the
financial machine of the **system** of
the user account to visit. Code can be transmitted to the
financial institution **system**.
Financial mechanism **system** is capable
of judging 260 codes are not effectively. If the password effectively the user is allowed to the financial machine of the 265 system to visit.
Although the reference of **financial** institution
system to carry out description but the field of
technical personnel to understand the upper surface of the description also suitable for any other type of...calculating a time code validation. The substitution implement example can be based on the front of the trading card carried out successfully finish of the **transaction**
amount of calculation verification **code**. In the
specification range can be used in other calculating one of the verifying code the method in the field of technology of workers to...
...405 may include such as it has realized it is used to calculate the verifying code arithmetic processor of the trading card. Calculate the authentication **code** may be specific
transaction special. In an embodiment the first
verification code generator 405 may be based on such as time stamp and / or account information of dynamically generating...

Data processing network

Patent Assignee (name, country): CORPORATE MODELLING HOLDINGS P, GB
Inventor (name, country): GRAHAM TWADDLE, GB

Patent Publications:
Patent Number Kind Date   Applic Number Kind Date
Main Patent:
CN 101223507   A 20080716 CN 200680026109 A 20060522
PCT Patent:
WO 2006123177   A1 20061123 WO 2006GB1879   A 20060522
Priority:
GB 200510327   A 20050520

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:
 IPC   Level Scope Position Status Version Date Action Date Source Office
International Patent Classification (Version 8):
 ...**G06Q-0040/00**
 ...**G06Q-0040/00**

Detailed Description:
...ratio of the other can be mass it is comprised of more data. For example
in a list of user needed to be processed the **financial**
system of **network** controller the data
is divided into several batches of the plurality of mass may ...through
the signal to monitoring the state of the processing. Through it includes a
monitoring and distributing data to the network is set in the
computer network controller the **two**
provided by the embodiment of method can make the data to high efficiency
in the way of the processed. Can understand the invention can make...
frequency of the needed every a long time is finished once which may be
every day or every week and so on in the computer. Then **user**
can defined with **many** least 15 or terminal of the grid
which is used for processing. So it can be more processing the subsequent
steps of list it is...

 23/3,K/4   (Item 4 from file: 325)
DIALOG(R)File 325: Chinese Patents Fulltext
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0002569068
SciPat Acc No: CN201037992Y   Drawing Available:

Optical memory read-write equipment and its uses in computerization

Patent Assignee (name, country): GANG ZHOU, CN
Inventor (name, country): GANG ZHOU, CN

Patent Publications:
Patent Number Kind Date   Applic Number Kind Date
Main Patent:
CN 201037992   Y 20080319 CN 200720010596 U 20070214

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:
 IPC   Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):
 ...**G06Q-0030/00**
 ...**G06Q-0030/00**

Detailed Description:
...follows the ratepaying people in the real the increase of tax creates
the chance of these is a small scale ratepaying human body comprises a
plurality of **user** in the determined
as a common ratepaying people which offers condition it thoroughly changes
the small scale ratepaying people according to the quota collecting mode...
is decreased and the taxation. The invention is to use with optical memory
the invention claims a ticket the tax authorities of and the enterprise
accounting calculation **system** is
connected to it solves the problem that people want to solve the problem
that always not only can obtain the function of the tax authorities of the
enterprise reporting data with the enterprise **accounting**
data a **system** the technical problem of. Of this
invention to compare content comprises: Invoice the sequence number of the
digital track # ticket date pin two sides of...

 23/3,K/5   (Item 5 from file: 325)
DIALOG(R)File 325: Chinese Patents Fulltext
(c) 2010. SciPat Benelux NV. All rights reserved.

0002053323
SciPat Acc No: CN1900943A

Systems and methods for secure transaction management and electronic rights
protection

Patent Assignee (name, country): INTERTRUST TECH CORP, US
Inventor (name, country): GINTER KARL L SHEAR VICTOR H S, US

Patent Publications:
Patent Number Kind Date   Applic Number Kind Date
Main Patent:
CN 1900943   A 20070124 CN 200610101824 A 19960213
Priority:
US 1995388107   A 19950213

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS

International Patent Classification:
 IPC   Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):
 ...**G06Q-0030/00**...

...**G06Q-0040/00**...

...**G06Q-0020/00**...

...**G06Q-0010/00**...

...**G06Q-0050/00**
 G06Q-0030/00...

...**G06Q-0010/00**...

...**G06Q-0020/00**...

...**G06Q-0050/00**...

...**G06Q-0040/00**

Detailed Description:
...the control information and mechanism. Such as office room 210 can be in the office
Each user and sub-group set a maximum using a **computer**
or only allows the appointed *
Member and small groups of access a specific information.
In figure 1 the invention claims information transmission service 216
information...so on and the. Vde in the 100
Interactive control mechanism the representing a distributed in the
environment the system and method agreement surface has
many use.
Ros 602 is retracted. Ros 602 control structure and in the core of many
parts are not
To the new coding it can be...

...many condition
When the event the process of structures can be in the machine and host
computer platform is to transfer the with the single
Computer each inner part cooperates with the processor

is performed between sending a sample and it is easy to be. With different using
The level and...of database management program the invention claims a
Directly sending a service request can be provided with some relative
displaying information such as budget in **financial**
Of the residual amount of the request. Authentication management of secure
communication supervisor and security data base
Management program example if the actually used for...

23/3,K/6   (Item 6 from file: 325)
DIALOG(R)File 325: Chinese Patents Fulltext
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0001614126
SciPat Acc No: CN1664828A   Drawing Available:

Mobile electronic commerce system

Patent Assignee (name, country): MATSUSHITA ELECTRIC IND CO LTD, JP
Inventor (name, country): TAKAYAMA HISASHI, JP

Patent Publications:
Patent Number Kind Date   Applic Number Kind Date
Main Patent:
CN 1664828   A 20050907 CN 200510004043 A 19980813
Priority:
JP 1997230564   A 19970813

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:
 IPC   Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):
 G06Q-0030/00...
...**G06Q-0020/00**
 G06Q-0030/00...

...**G06Q-0020/00**

Detailed Description:
...providing device from the valuable card issuing device receives the
invention claims a switch on the upstream of the valuable card number of
To the **accounting** device is set between the processing
of the valuable card and the purchase of accompanying calculated by the

wireless
Line communication the electronic program of...

 23/3,K/7   (Item 7 from file: 325)
DIALOG(R)File 325: Chinese Patents Fulltext
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0000496087
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System and method for secure transaction management and electronic rights
protection

Patent Assignee (name, country): INTERTRUST TECH CORP, US
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...**G06Q-0030/00**...

...**G06Q-0050/00**...

...**G06Q-0010/00**...

Detailed Description:
...from the result of modification. Of this invention said
Support for vde control information and vde managing the information
content that the flow of a **plurality** of paths
Branch the function of memory permits the sample of the electronic business
market the electronic market supporting dispersion
The competitive service buddy relationship...a svc ioctl long service id id
int long subservice
Byte buffer command *
Iocrl function to rsi the invention claims a of the control interface.
User service id parameter

23/3,K/8   (Item 1 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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02560809
Methods and systems for distribution of a mobile wallet for a mobile device
Verfahren und Systeme zur Verteilung einer mobilen Geldborse fur ein
    mobiles Gerat
Procedes et systemes de distribution d'un portefeuille mobile pour un
    dispositif mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
    Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
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PATENT (CC, No, Kind, Date): EP 1980988 A2 081015 (Basic)
APPLICATION (CC, No, Date):   EP 2008103102 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
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G07F-0007/10   A I L B 20060101 20080901 H EP
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Total word count - document A   122214
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Total word count - documents A + B 122214

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080901 H EP...

...SPECIFICATION through a function of the mobile device, as well as
 through web views using a computer 140 connection for Internet usage.
   The MFTS 18 includes **several** software components,
 described in greater detail later in this document, that execute on a
 computer server associated with the MFTS. Such components include an SMS
 generator 151, MFTS mobile device communication interfaces 150, one or
 more web applications 154, a **plurality** of partner
 financial service provider (FSP) interfaces 156, and a user database 158.

   The mobile device communication interfaces 152 are preferably an HTTP
 Remote Procedure...

...information technology (IT) administrators of the MFTS 18,
 troubleshooting, answer inquiries, account maintenance, view transaction
 history, general system monitoring, etc.
   The MFTS 18 also comprises **multiple**
 financial service provider communication interfaces
 156 to partner Financial Service Providers (FSPs) 30, which are entities
 that provide functions such as payment source detail, bill aggregation...

...banking entities, credit entities, etc. The technical requirements for
 these interfaces vary in their implementation and may need to be
 customized to accommodate each individual **financial**
 service institution. Such interfaces are typically implemented as real
 time web services interfaces or batch mode **file**
 transfer protocols, depending on the capabilities and
 requirements of the participating partner financial service providers.
 Details of the data communication requirements of specific FSPs may be...

...with his or her mobile device, creation of data records, communications
 between mobile devices and the MFTS 18, and communications between the
 MFTS 18 and **various** other parties and their
 systems such as **financial**
 institutions, billing entities, person to whom payments are made, etc.
 Still referring in this regard to FIG.

2, the overall operation...with aspects of the invention.

   FIG. 6 illustrates database
schemas (data table layouts) for the user database 158 in a mobile
financial transaction **system** (MFTS)
according to an exemplary aspect of the invention. The user database 158
comprises several data tables that are related: a master user table 610
...

...providers (payment sources) associated with users, and payees associated
 with users. As is known to those skilled in the art, database tables
 typically comprise a **plurality** of records, each record
 containing one or more fields or items of data that are associated.
 Further, those skilled in the art will understand that...

...a "database." Databases or tables often include one or more index fields
 or items that allow rapid access to a particular record so that the
 record may be identified, retrieved, and utilized in a
 transaction or updated with new information as needed.

   The master user table 610 comprises a set of information (a record) for
 each registered MFTS user. In...

 23/3,K/9   (Item 2 from file: 348)
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02560808
Methods and systems for real time account balances in a mobile environment
Verfahren und Systeme fur Echtzeit-Kontostande in einer mobilen Umgebung
Procedes et systemes pour equilibres des comptes en temps reel dans un
   environnement mobile
PATENT ASSIGNEE:
 Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
   Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
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LEGAL REPRESENTATIVE:
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PATENT (CC, No, Kind, Date): EP 1980987 A2 081015 (Basic)
APPLICATION (CC, No, Date):   EP 2008103098 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
 HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
 EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080901 H EP

...SPECIFICATION are converging as to functionality, but the average mobile
 society consumer still tends to carry too many other personal
 possessions, such as a wallet, checkbook, **multiple**
 credit cards, debit cards, membership cards, loyalty (points) cards,
 keys, etc. Further consolidation and convergence of electronic and mobile
 communication devices is expected in the...

...still lacking in the need for effective conduct of mobile financial
 transactions and reduction of personal possession clutter.
   Unfortunately, current mobile device technology and the
 financial services infrastructure do not provide
 convenient, secure, and rapid attention to a person's financial needs in
 the mobile environment. To enable a mobile device...

...establishment point of sale (POS), etc. Such obligations can involve
 dozens (or more) of different entities. Different entities may require
 different payment forms. A mobile **financial**
 transaction **system** that is attractive to mobile
 consumers would provide for aggregation and consolidation of payment
 obligations, and allow a choice of payment vehicles such as checks...

...s accounts and bill detail, and is difficult to view and navigate on a
 small mobile device. Another shortcoming is the lack of integration of
 online bill payment with the use of multiple and
 conveniently selectable different payment sources.
   U.S. Published Pat.
 App. No. 20050086164...
...keypad data entry is slow and awkward, and is a known source of consumer
 frustration. Furthermore, modern mobile devices are more than just a
 telephone -- **many** such devices now include displays,

controls, and keypads, and provide more ways for wireless interaction than voice messages and prompts.

Mobile communication devices and systems...of course, all of this must be convenient, secure, and rapid.

As will be described and explained in detail below, the present inventors have constructed **various** systems and methods for completing financial transactions in a mobile environment that meet these and other requirements for an efficient, effective, robust, secure and convenient solution.

SUMMARY OF THE INVENTION

Briefly described, the present invention relates to methods and **systems** for conducting **financial** transactions in a mobile environment utilizing a mobile device such as a mobile telephone or wireless connected personal digital assistant that communicates with a mobile **financial** transaction **system** that stores user information and transaction information. In particular, the present invention relates to methods and **systems** for payment transactions in a mobile environment.

Aspects of the invention are embodied in mobile devices, in software for mobile devices (e.g. in the form of computer-implemented methods), in a mobile **financial** transaction **system** (MFTS), in software for mobile **financial** transaction **systems** (e.g. in the form of computer-implemented methods), in **systems** that combine aspects of mobile devices and mobile **financial transaction systems**, and in software for such systems (e.g. in the form of software for mobile devices and related systems that effect computer-implemented methods)..

In...

23/3,K/10   (Item 3 from file: 348)
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02560807
Method and systems for managing payment sources in a mobile environment
Verfahren und Systeme zur Verwaltung von Zahlungsquellen in einer mobilen Umgebung
Procede et systemes pour gerer les sources de paiement dans un environnement mobile
PATENT ASSIGNEE:
Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450, Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,

(US)
  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
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PATENT (CC, No, Kind, Date): EP 1980986 A2 081015 (Basic)
APPLICATION (CC, No, Date):   EP 2008103091 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
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...SPECIFICATION are converging as to functionality, but the average mobile
  society consumer still tends to carry too many other personal
  possessions, such as a wallet, checkbook, **multiple**
  credit cards, debit cards, membership cards, loyalty (points) cards,
  keys, etc. Further consolidation and convergence of electronic and mobile
  communication devices is expected in the...

...still lacking in the need for effective conduct of mobile financial
  transactions and reduction of personal possession clutter.
    Unfortunately, current mobile device technology and the
  financial services infrastructure do not provide
  convenient, secure, and rapid attention to a person's financial needs in
  the mobile environment. To enable a mobile device...

...establishment point of sale (POS), etc. Such obligations can involve
  dozens (or more) of different entities. Different entities may require
  different payment forms. A mobile **financial**
  transaction **system** that is attractive to mobile
  consumers would provide for aggregation and consolidation of payment
  obligations, and allow a choice of payment vehicles such as checks...

...Features enabled by the digital data communications include Short Message System (SMS) message for text messaging, ringtone downloads, and other features. Consumer-oriented mobile communication **systems** are now progressing beyond advanced second generation (2.5G) technologies into third generation (3G) technologies that provide high speed broadband data connectivity for mobile devices... infrastructure. Prior to the present invention, no system has been made that addresses all of these features, goals, and desires of a mobile communication based **financial** transaction **system** in a satisfactory manner.

Therefore, there is a need for a comprehensive solution that allows consumers using mobile devices to consolidate their bills and other...

...and other requirements for an efficient, effective, robust, secure and convenient solution.

SUMMARY OF THE INVENTION

Briefly described, the present invention relates to methods and **systems** for conducting **financial** transactions in a mobile environment utilizing a mobile device such as a mobile telephone or wireless connected personal digital assistant that communicates with a mobile **financial** transaction **system** that stores user information and transaction information. In particular, the present invention relates to methods and systems for payment transactions in a mobile environment.

Aspects of the invention are embodied in mobile devices, in software for mobile devices (e.g. in the form of computer-implemented methods), in a mobile **financial** transaction **system** (MFTS), in software for mobile **financial** transaction **systems** (e.g. in the form of computer-implemented methods), in **systems** that combine aspects of mobile devices and mobile **financial** transaction **systems**, and in software for such systems (e.g. in the form of software for mobile devices and related systems that effect computer-implemented methods)..

In...

...a mobile financial payment using a mobile device connected for communications with a wireless network. The method comprises the steps of: (i) providing a mobile **financial** transaction **system** (MFTS). (ii) receiving payment to make information at the MFTS corresponding to a payment to be made by the user to a payee; (iii) generating...

...viewing and/or selection of a payment to make. The View Bills selectable command causes the MFTS to retrieve bill information from a bill presentment **system** and communicate summarized bill information to the mobile device upon receipt of such information from the bill presentment system.

In a related aspect, a View...

...more of the following items of information: a user ID number, a

transaction identifier, a bill received date, a bill due date, an amount, a **financial** service provider identifier, an account identifier, a payee identifier, and/or a pending/complete flag.

In one embodiment, the method further comprises the step of...

...of retrieving and displaying transaction information corresponding to transactions conducted via the user mobile device, via the web application, to a user via user's **computer**.

In one embodiment, a mobile financial payment can include a balance transfer from one account associated with a user to another account associated with the...

...making a mobile financial payment via a wireless network. In still another aspect, the present invention relates to a computer-implemented method for a mobile **financial** transaction **system** (MFTS) to facilitate a mobile financial payment initiated by a mobile device connected for communications with a wireless network. In a further still aspect, the present invention relates to a mobile **financial** transaction **system** (MFTS) for facilitating a mobile financial payment initiated by a user mobile device connected for communications with a wireless network. In another aspect, the present...

...payee via a paper check utilizing a mobile device connected for communications via a wireless network.

Another aspect of the invention relates to methods and **systems** for making a **financial** payment to a payee via a paper check utilizing a mobile device. The mobile device communicates wirelessly with a mobile **financial** transaction **system** (MFTS) that stores user information and transaction information. A user enters information via the mobile device identifying a payee and indicating a paper check payment...

...payment to the identified payee by printing and mailing of a paper check to the payee.

Another aspect of the invention relates to methods and **systems** for making a **financial** payment to a payee via a stored value (SV) card utilizing a mobile device. The mobile device communicates wirelessly with a mobile **financial** transaction **system** (MFTS) that stores user information and transaction information. A user enters information via the mobile device identifying a payee and indicating a stored value card...

...issuing a new stored value card or reloading funds onto a pre-existing stored value card.

Another aspect of the invention relates to methods and **systems** for viewing aggregated **financial** obligations utilizing a mobile device. A mobile **financial** transaction **system** (MFTS) is coupled for wireless communications with a mobile device of a user. The MFTS is also coupled for electronic communications with an

aggregator that collects information from a plurality of payees with whom a user has a **financial** relationship. The MFTS receives payment to make information from the aggregator corresponding to a payment to be made by the user to a payee. The...

...s mobile device. The summarized payment information is then displayed on a user's mobile device.

Another aspect of the invention relates to methods and **systems** for making a **financial** payment to a payee utilizing a mobile device. The user inputs information into the mobile device identifying a payee, a payment source for the payment...

...instruction comprising information corresponding to the identified payee, the payment source, and the payment method, and wirelessly communicates the mobile payment instruction to a mobile **financial** transaction **system** (MFTS). The MFTS generates an MFTS payment instruction to a payment instruction recipient. The MFTS payment instruction includes information identifying the payment source, an amount...

...invention relates to methods and systems for selecting a payment source for use in making a mobile financial payment utilizing a mobile device. A mobile **financial** transaction **system** (MFTS) is coupled for **electronic** communications with one or more financial service providers with which the user maintains one or more accounts, and also for wireless communications with mobile devices...

...information corresponding to accounts available to the user as a payment source for use in connection with making a payment using the mobile device. The **user** selects a payment source for making a payment. The mobile device generates a mobile payment instruction comprising information corresponding to the payment and a selected...

...payee, and selects a payment method according to an exemplary aspect of the invention.

FIG. 22 shows a sequence diagram illustrating **computer**-implemented method from a payee's perspective as a **user** uses a "PayAnyone" payment option, selects "recipient defined" payment method, selects a payment method, and receives the payment according to an exemplary aspect of the...illustrating computer-implemented method steps whereby a payee downloads and installs a mobile device application from the MFTS system as a part of the viral **financial** commerce **system** according to an exemplary aspect of the invention.

FIG. 36 is a sequence of mobile

23/3,K/11   (Item 4 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS

02560806
Methods and systems for providing a payment in a mobile environment
Verfahren und Systeme zur Bereitstellung einer Zahlung in einer mobilen
    Umgebung
Procedes et systemes pour fournir un paiement dans un environnement mobile
PATENT ASSIGNEE:
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INVENTOR:
  Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
  Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
  Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
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LEGAL REPRESENTATIVE:
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PATENT (CC, No, Kind, Date): EP 1980985 A2 081015 (Basic)
APPLICATION (CC, No, Date):   EP 2008103090 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
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...SPECIFICATION device 15, the MFTS 18, at least one billing entity (e.g.
 a bill presentment system 190 or a separate billing entity), and a
 selected **financial** institution 30 that serves as a
 selected payment source (PS). In this example, the user's default
 financial institution (FI) 30A is described as the...

...payment confirmation message 1836 is generated by the financial institution 30A and transmitted to the Bill Presentment System 190. At step 1831, the Bill Presentment **System** 190 receives the payment confirmation message, clears the bill on record, generates a mobile payment confirmation message 1837, and communicates this message 1837 to the...

...30A, and processes the payment internally, e.g. by clearing the bill due from the user's queue of unpaid bills.
  At step 1834' the **financial** institution 30A receives the payment source payment instruction, from a bill presentment system 190 and responds accordingly. Upon completion of appropriate steps to generate and...18, and allows selection by the user of a particular form of payment for making a payment to a person identified during interactions with the **system**. This process is in contrast to the previously described method for making a payment to a pre-identified billing entity.
  Starting at step 2102, the...

...the specified account of the user/payer and mailing of that check to the payee, as indicated at step 2222. Once the user/payer's **financial** institution 30A verifies that the user has sufficient funds to cover the payment, the payer's financial institution mails a check 2224B to the payee...

...at step 2222. Once the user/payer's financial institution 30A verifies that the user has sufficient funds to cover the payment, the payer's **financial** institution credits the identified stored value card account (through 2224C) in the designated amount, the receipt of which by the payee is indicated at step...mailing to the indicated address. If the answer is "Yes", the payee's answer is sent to the MFTS 18 for further processing of the **transaction**. In response to processing of the transaction in **preparation** for mailing the check, according to one exemplary aspect of the invention the payee receives a confirmation message or display 2710 indicating that the paper...

...this decision to the MFTS 18 through a MFTS PI 3106. The MFTS sends a request to the third party Stored Value Card provider to **create** a **transaction** and a **transaction** ID as shown in step 3108. The payment amount is drawn from the payment source of the user (the payer) and the third party Stored...

...with the payment.
  Further at step 3108, the third party card provider 3140 generates a message 3110 back to the MFTS 18 to inform the **system** that the stored value card account is configured and ready for use. According to one exemplary aspect of the invention, this message 3110 includes information...

...the interactions among a payer/user's mobile device 15, the MFTS 18, a

first financial institution 30A associated with the user, and a second **financial** institution 30B associated with the user.
The balance transfer is effected between these two financial institutions 30A and 30B.
  As in previous methods described elsewhere...or destination financial institution 30B updates its records to indicate receipt of funds.
According to one exemplary aspect of the invention, the first and second **financial** institution 30A, and 30B provide balance transfer confirmation messages, indicated by messages 3330A, 3330B, back to the MFTS 18, so that the MFTS 18 can...

...mobile device 15 receives the balance transfer confirmation message 3332 and updates its local storage of the balances associated with the user's accounts and **financial** institutions, to reflect the completion of the balance transfer.

  RECEIVING PAYMENT AT PAYEE MOBILE DEVICE BY MOBILE WALLET INSTALLATION
    The reader may have noticed from...

...discussion of a user interface comprising screen displays of a web application input/output interface illustrating aspects of user enrollment for use of a mobile **financial** transaction **system** (MFTS), through a web application user site, according to an aspect of the present invention. FIG. 37 is an illustrative...

...device or re-activate a mobile device after several consecutive failed logins. The "Delete Device" function is to remove an enrolled mobile device from mobile **financial** transaction **system** service.
  User activation of either the "Add Device" button 3717 or the "Edit Device" button 3725 causes the MFTS web application to provide a screen
  ...method for making a mobile financial payment using a mobile device connected for communications with a wireless network, comprising the steps of:
  providing a mobile **financial** transaction **system** (MFTS) coupled for wireless communications with a mobile device of a user using a mobile communication service provider (MCSP), the MFTS coupled for electronic communications with one or more payment instruction recipients that can make a payment to a payee in behalf of the user, the MFTS including a mobile **financial** transaction **system** (MFTS) database for storing user information, payment to make information associated with the one or more payment instruction recipients and/or payees, and payment source...

...View Payment Sources command.
  15. The method of clause 14, wherein the selection of a payment source for making a payment includes selection of a **financial** service provider and selection of a particular account associated with the selected financial service provider for making the payment.
  16. The method of clause 11...

...cached account balance in the mobile device representative of the

balance in the at least one account as of a particular date;
 communicating with the **financial** service provider to
obtain updated account balance information for the account;
 wirelessly communicating updated account balance information from the
MFTS to the user mobile device...

...financial payment using a mobile device connected for communications
 with a wireless network, comprising:
 a user mobile device coupled for wireless communications with a mobile
 financial transaction **system**
 (MFTS), the mobile device operative for wirelessly receiving summarized
 payment to make information from the MFTS, displaying one or more
 selectable payments to make, displaying...

...generating a mobile payment instruction to the MFTS indicating a payment
 to make, and wirelessly communicating the mobile payment instruction to
 the MFTS;
 a mobile **financial** transaction
 system (MFTS) database associated with the MFTS for
 storing user information, payment to make information associated with the
 one or more payees, and payment source information associated with at
 least one account associated with at least one financial service provider
 of a user;
 a mobile **financial** transaction
 system (MFTS) computer system for maintaining the MFTS
 database and conducting electronic communications between entities
 involved in mobile financial payments;
 a mobile communication interface for coupling...

...generating an MFTS payment instruction to a payment instruction
 recipient, the MFTS payment instruction including at least information
 identifying the selected account at the selected
 financial service provider, an amount, and information
 corresponding to the identified payee; and
 communicating the MFTS payment instruction from the MFTS to the payment
 instruction recipient...

...provider.
 31. The system of clause 30, wherein the payment to make information
 comprises a bill, and the payee is a billing entity.
 32. The **system** of clause 30, wherein the payment
 instruction recipient comprises a financial service provider, a billing
 aggregator, or a separate billing entity.
 33. The system of...

...payment using a mobile device connected for communications with a
 wireless network, comprising the steps of:
 receiving summarized payment to make information from a mobile
 financial transaction **system** (MFTS)
 transmitted wirelessly to the mobile device via a mobile communication
 service provider, the summarized payment to make information comprising a
 predetermined selected subset of...

...a mobile financial payment via a wireless network, comprising:
a mobile device connected for wireless communications via a mobile communication service provider to a mobile **financial** transaction **system** (MFTS), the mobile device including a display, user input means, a processor, and a memory; and
mobile device software operative on the mobile device processor comprising program code for carrying out the computer-implemented steps of:
receiving summarized payment to make information from the mobile **financial** transaction **system** (MFTS) transmitted wirelessly to the mobile device via the mobile communication service provider, the summarized payment to make information comprising a predetermined selected subset of...of clause 89, wherein user activation of the View Bills selectable command causes the MFTS to retrieve payment to make information from a bill presentment **system** and communicate the payment to make information to the mobile device upon receipt of such information from the bill presentment system.
92. The device of...

...of a payment source for making a payment includes selection of a financial service provider and selection of a particular account associated with the selected **financial** service provider for making the payment.
94. The device of clause 89, wherein user activation of the View Payment Sources command causes the MFTS to retrieve current account information from one or more **financial** service providers and communicate the current account information to the mobile device upon receipt of such information from the one or more financial service providers...
...is further operative for receiving a payment confirmation message provided by the MFTS in response to receipt of a payment confirmation message from the selected **financial** service provider at a predetermined stage of completion of making the payment.
99. The device of clause 82, wherein the mobile device software is further...

...recipient-defined method, an ACH funds transfer, a paper check, and a stored value (SV) card.
101. The device of clause 82, wherein the mobile **financial** payment includes a balance transfer from one account associated with a user to another account associated with the same user.
102. The device of clause...

...balance information, the mobile device displays updated account balance information corresponding to the account to the user.
103. A computer-implemented method for a mobile **financial** transaction **system** (MFTS) to facilitate a mobile financial payment initiated by a mobile device connected for communications with a wireless network, comprising the steps of:
providing a mobile **financial** transaction **system** (MFTS) database for storing user information,

23/3,K/12   (Item 5 from file: 348)

02560805
Methods and systems for making a payment via a paper check in a mobile
    environment
Verfahren und Systeme zum Vornehmen einer Zahlung uber einen Papierscheck
    mit gespeicherten Werten in einer mobilen Umgebung
Procedes et systemes pour effectuer un paiement via un cheque dans un
    environnement mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
    Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
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  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
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    Martlesham HeathIpswich IP5 3SLSuffolk, (GB)
PATENT (CC, No, Kind, Date): EP 1980984 A2 081015 (Basic)
APPLICATION (CC, No, Date):   EP 2008103078 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 152
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Total word count - document A   122076
Total word count - document B   0
Total word count - documents A + B 122076

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
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  G06Q-0020/00   A I F B 20060101 20080901 H EP

...SPECIFICATION as user/payee.

   Another aspect of the invention relates to methods and systems for making a mobile financial payment utilizing a mobile device. A mobile **financial** transaction **system** (MFTS) is coupled for wireless communications with a mobile device of a user and is also coupled for electronic communications with one or more payment...

...to the identified payee. The payment instruction recipient then effects the payment to the identified payee.

   Another aspect of the invention relates to methods and **systems** for receiving a **financial** payment facilitated by use of a mobile device. A mobile **financial** transaction **system** (MFTS) is coupled for wireless communications with a mobile device of a user/payee, and also is coupled for electronic communication with a payment instruction recipient that effects payments by various methods. The **system** provides information corresponding to a received payment to a user/payee's mobile device. Information is displayed to the **user**/payee corresponding to a **plurality** of selectable payment methods available for receiving the payment. The user/payee provides input on his/her mobile device corresponding to selection of a payment...

...payment method.

   From the foregoing, those skilled in the art will understand and appreciate that with its various aspects for a mobile device, a mobile **financial** transaction **system**, a web interface, and combinations of functionality, a system constructed in accordance with aspects of the inventions provides mobile device users with unprecedented convenience and...be a payment instruction recipient and effect a payment.

   I/O: input/output.

   LAN: local-area network, a collection of computers that are connected for **electronic** communications, typically located geographically close together (that is, in the same building).

   Mobile Communication Service Provider (MCSP) (generally synonymous with wireless service provider): an entity...

...that a payment source provides funds for an instrument of a chosen payment method.

   Payment to Make (PM): A payment obligation of a mobile device **user**, for which an instruction to make a payment is made using aspects of the invention. Such obligations include any bills that a person or a...

...information carrying medium, that is accepted as a form of payment by certain commercial enterprises; money can be "loaded" onto a SV value card through **various** different mechanisms and systems and then can be used to pay bills, purchase goods, etc. A stored value (SV) card is not a debit card...

...mobile device.

   Summarized payment source information: a reduced subset of information

relating to an account and/or a financial institution that is displayed
to a **user** via a **user**'s mobile
device.
  Transaction: a set of system actions that result in a completed business
activity, for example, the following are exemplary transactions: the
transfer...

...between mobile devices or phones.
  User: an individual or other entity that accesses or uses a mobile
device to perform certain functions of a mobile
financial transaction **system**. See
also Consumer. As used herein, these terms are generally synonymous. A
user may also use a web interface to access the MFTS for configuration...
funds to an account or other payment vehicle of the identified entity
associated with the payment to make (PM).
  With regard to Step 7, the **financial** service
provider (FSP) communicates a confirmation message back to the MFTS upon
successful processing of the MFTS payment instruction.
  It should be particularly appreciated that...
...the users using a web browser program such as Netscape Navigator,
Internet Explorer, Firefox, or any other web browsers. According to
aspects of the invention, **users** provide personal
information to register for service, input personal and financial
information to the MFTS, and verify such information through a display on
the user's computer **system**.
  The **financial** service provider (FSP) communication
interface 156 is an interface to financial entities 30 that provide
payment sources (PS) and a bill presentment interface 155 to
billing/payment entities 180 for payments to make (PM). The computer
system of the MFTS connects to the **computer**
systems of **financial** entities
through **various** types of **computer**
networks, such as a frame secured dedicated path 160, local-area networks
(LANs), wide-area networks (WANs), etc. as well as the known Internet 120
...

 23/3,K/13   (Item 6 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS

02556817
Methods and systems for indicating a payment in a mobile environment
Verfahren und Systeme zur Kennzichnung einer Zahlung in einer mobilen
   Umgebung
Procedes et systemes pour indiquer un paiement dans un environnement mobile
PATENT ASSIGNEE:
 Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,

Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
  Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
  Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
  Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
    (US)
  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
  Copp, David Christopher et al (29633), Dummett Copp 25 The Square,
    Martlesham HeathIpswich IP5 3SLSuffolk, (GB)
PATENT (CC, No, Kind, Date): EP 1978478 A2 081008 (Basic)
APPLICATION (CC, No, Date):   EP 2008103106 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 180
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     SPEC A   (English) 200841   238133
Total word count - document A   242616
Total word count - document B   0
Total word count - documents A + B 242616

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP

...SPECIFICATION server examines the data received from the mobile phone
  and determines the approval of the transaction based on a balance
  corresponding to the buyer identification **code**. When
  approved, an approval notification is sent to a terminal at the merchant
  store. After the confirmation from the approval notification at the
  merchant store, the buyer receives the goods or services.
   A **system** as described in the Kim et al. publication
  depends on having a preestablished balance in a prepaid account
  established by the buyer with the mobile...

...keypad data entry is slow and awkward, and is a known source of consumer
  frustration. Furthermore, modern mobile devices are more than just a
  telephone -- **many** such devices now include displays,
  controls, and keypads, and provide more ways for wireless interaction
  than voice messages and prompts.
   Mobile communication devices and systems...FIG. 3,

consisting of FIG. 3A and
FIG. 3B, is a computer software
architecture diagram illustrating **various** computer
program modules that provide computer-implemented method steps for a
cellphone or mobile device application (FIG.
3A) and computer-implemented...

...constructed according to exemplary aspects of the present invention.
  FIG. 6 illustrates exemplary
database schemas (data table layouts) for a mobile
financial transaction
system (MFTS) user database according to an exemplary
aspect of the invention.
  FIG. 7 illustrates an exemplary
database schema (data table layout) for a mobile
financial transaction **system** (MFTS)
transaction database in accordance with exemplary aspects of the
invention.
  FIG. 8 is a flow chart diagram
illustrating computer-implemented...

...invention.
  FIG. 10 is a flow chart diagram
illustrating computer-implemented method steps of a computer program
embodying operations of a **user** web application
input/output (I/O) interface for the MFTS in accordance with exemplary
aspects of the invention.
  FIG. 11 is...

...aspect of the invention.
  FIG. 21 shows a sequence
diagram illustrating computer-implemented method from a payer's
perspective as a **user** uses a "PayAnyone" payment
option, selects a payee, and selects a payment method according to an
exemplary aspect of the invention.
  FIG...

...method according to an exemplary aspect of the invention.
  FIG. 32 shows a sequence of
mobile device screen views as a **user** transfers funds
or account balances according to an exemplary aspect of the invention.
  FIG. 33 is a sequence diagram
illustrating **computer**-implemented method steps for
funds transfer or balance...illustrating computer-implemented method
steps whereby a payee downloads and installs a mobile device application
from the MFTS system as a part of the viral **financial**
commerce **system** according to an exemplary aspect of
the invention.
  FIG. 36 is a sequence of mobile
device screen views from a user...

...F0040>FIGS. 37A-37D, comprises screen displays of the
  web application input/output interface illustrating how a user enrolls

for use of a mobile **financial** transaction
system through a web application user site according
to a preferred embodiment of the present invention.
 FIG. 38, consisting of
FIGS. 38A-38D, comprises
screen displays of the web application input/output interface
illustrating how a user manages **financial** accounts of
a mobile **financial** transaction
system through a web application user site according
to a preferred embodiment of the present invention.
 FIG. 39, consisting of
FIGS. 39A-39B, comprises screen
displays of the web application input/output interface illustrating how a
user manages payees of a mobile
financial transaction **system**
through a web application user site according to a preferred embodiment
of the present invention.
 FIG. 40 is a web application...

...s mobile device that informs that a payment has been made and instructs
the payee about the downloadable mobile device application. If the mobile
device **user**/payee downloads and installs the mobile
device application on his or her mobile device and provides enrollment
information, interaction between the MFTS and the mobile...

...payments by various methods. The system provides information
corresponding to a received payment to a user/payee's mobile device.
Information is displayed to the **user**/payee
corresponding to a **plurality** of selectable payment
methods available for receiving the payment. The user/payee provides
input on his/her mobile device corresponding to selection of a payment...

...payment to the user/payee utilizing the selected payment method.
   From the foregoing, those skilled in the art will understand and
appreciate that with its **various** aspects for a mobile
device, a mobile financial transaction system, a web interface, and
combinations of functionality, a system constructed in accordance with
aspects of...

...FIG. 3, consisting of FIG.
3A and FIG. 3B,
is a computer software architecture diagram illustrating
various computer program modules that provide
computer-implemented method steps for a cellphone or mobile device
application (FIG. 3A) and
computer-implemented...

...FIGREF> is a flow chart diagram illustrating computer-implemented
method steps of a computer program embodying operations of a web
application for enrolling a new **user** in accordance
with exemplary aspects of the invention.
 FIG. 12 is a flow chart diagram
illustrating computer-implemented method steps of...

...method according to an exemplary aspect of the invention.
  FIG. 32 shows a sequence of
mobile device screen views as a **user** transfers funds
or account balances according to an exemplary aspect of the invention.
  FIG. 33 is a sequence diagram
illustrating computer...

...illustrating computer-implemented method steps whereby a payee downloads
and installs a mobile device application from the MFTS system as a part
of the viral **financial** commerce
system according to an exemplary aspect of the
invention.
  FIG. 36 is a sequence of mobile
device screen views from a user...

...F0040>FIGS. 37A-37D, comprises screen displays of the
web application input/output interface illustrating how a user enrolls
for use of a mobile **financial** transaction
system through a web application user site according
to a preferred embodiment of the present invention.
  FIG. 38, consisting of
FIGS. 38A-38D, comprises screen displays of the
web application input/output interface illustrating how a user manages
financial accounts of a mobile **financial** transaction
system through a web application user site according
to a preferred embodiment of the present invention.
  FIG. 39, consisting of
FIGS. 39A-39B, comprises screen
displays of the web application input/output interface illustrating how a
user manages payees of a mobile **financial** transaction
system through a web application user site according
to a preferred embodiment of the present invention.
  FIG. 40 is a web application...

...be paid; typically consists of all information provided by the billing
entity that would appear on a bill to be paid and provided to a
user or a billing aggregator. (See "summarized bill
information.")
    Billing entity: a payee; an individual person, business, or entity
that provides a bill that can be...

...a service of collecting information relating to bills to pay or other
payment obligations to an entity with whom a user or consumer maintains a
financial relationship, and in the context of the
invention, provides information about one or more bills to pay to a
mobile **financial** transaction **system**
constructed as described herein, and optionally serves as a
financial service provider that handles bill payment
for a user.
    Bill presentment: the presentation or presentment of one or more of
payment obligations of an entity...

...to pay an entity.

Consumer: an individual person or other entity that accesses or uses a mobile device to perform certain functions of a mobile **financial** transaction **system** (MFTS), in accordance with exemplary aspects of the inventions. Generally synonymous with user, below.

DBMS: database management system.

Enterprise: an organization or business entity that...

...on behalf of its customers, such as a bank, credit card company, credit union, debit card company, gift card company, payment service company, or other **financial** institution, and especially serves as a Payment Source (PS). As used herein, an FSP is an entity that provides financial services on behalf of users...

...Provider (MCSP) (generally synonymous with wireless service provider): an entity that provides for communication services for mobile devices to the MFTS, and perhaps to other **network**-connected entities. For example, a cellphone service provider typically can serve as a MCSP.

Mobile client (generally synonymous with mobile application): a **computer** program that runs on a mobile device, to provide services and operations as described in this document, in accordance with exemplary aspects of the invention...main computer system implementing aspects of the invention is connected to the local network through a network interface or adapter. When used in a WAN **networking** environment, the computer may include a modem, a wireless link, or other means for establishing communications over the wide area network, such as the Internet...

...User Interface. Typically means a software application with which a User interacts for purposes of entering information, obtaining information, or causing functions of an associated **system** to execute; includes a mobile device user interface.

WANs: wide-area networks, a collection of computers that are connection for electronic communications, typically where the...payment instruction, together with selected other information stored in the database of the MFTS associated with the mobile device users such as the mobile device **user**'s account number, the appropriate account to use for payment, the amount of the payments, the date and/or time to pay, account credentials, etc...

...detail later.

More details on the implementation of these general steps will be provided below.

Referring now to FIG. 2, as **system** 200 in accordance with aspects of the invention includes the MFTS 18, a mobile communication service provider (MCSP) 110, a communications network 120 such as...

...programs or other complex tool, and a user interface (UI) is a means or method by which a user interacts with a particular machine, device, **computer** program or other complex tool. A **user** interface provides a means of input (allowing a **user** to send information to a system such as the MFTS)

and a means of output (allowing the MFTS system to display information to the **user**). These inputs and outputs are transported via the Internet and viewed by the users using a web browser program such as Netscape Navigator, Internet Explorer...

...financial entities 30 that provide payment sources (PS) and a bill presentment interface 155 to billing/presentment entities 180 for payments to make (PM). The **computer** system of the MFTS connects to the computer **systems** of **financial** entities through **various** types of **computer networks**, such as a frame secured dedicated path 160, local-area networks (LANs), wide-area networks (WANs), etc. as well as the known Internet 120.

23/3,K/14   (Item 7 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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02556815
Methods and systems for making a payment via a stored value card in a
   mobile environment
Verfahren und Systeme zum Vornehmen einer Zahlung uber eine Karte mit
   gespeicherten Werten in einer mobilen Umgebung
Procedes et systemes pour effectuer un paiement via une carte a valeur
   stockee dans un environnement mobile
PATENT ASSIGNEE:
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    Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
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  Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA GA 30339
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  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA GA 30126,
    (US)
LEGAL REPRESENTATIVE:
  Copp, David Christopher et al (29633), Dummett Copp 25 The Square,
    Martlesham HeathIpswich IP5 3SLSuffolk, (GB)
PATENT (CC, No, Kind, Date): EP 1978477 A2 081008 (Basic)
APPLICATION (CC, No, Date):   EP 2008103081 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
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     SPEC A   (English) 200841   238111
Total word count - document A   243115
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Total word count - documents A + B 243115

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080901 H EP
...SPECIFICATION of the invention, unless otherwise noted.
   Several entities are illustrated in FIG.
 14: a user's mobile device 15, the MFTS
 server 18, and various **financial**
 institutions (FI) with which a user 12 (not shown) has business
 relationships such as (FI-1) 30A and (FI-N) 30N. Usually, communications
 between the...

...account balance information for a particular financial institution is
 communicated to the mobile device as quickly as possible after it is
 received, as the various **systems** of
 financial institutions are independent and operate
 asynchronously with respect to other systems.
   At step 1434, upon receipt of the account balances from financial
 institutions, information of...

...prior to the selection of any Mobile Wallet options. In one embodiment,
 the MFTS system 18 sends out balance requests to part or all of
 user's billing entities to retrieve up to the minute
 balance information from these billing entities. In another embodiment,
 the MFTS system 18 sends out payment...

...providers is stored (cached) in a temporary database or memory in the
 use's mobile device, and/or is cached in the MFTS system. The
 user is likely to make some selection of the mobile
 wallet operation after he/she logs into the mobile wallet. When he/she
 makes any selection of the mobile wallet operation such as view bills,
 view payment sources, etc., the **user** will receive
 updated information from the temporary database or cache in the MFTS
 system immediately. Therefore the MFTS provides a
 prompt response to the user with information received prior to the user's
 selection of the mobile wallet operation...

23/3,K/15   (Item 8 from file: 348)

02537199
Methods and systems for payment method selection by a payee in a mobile
   environment
Verfahren und Systeme zur Auswahl einer Zahlungsmethode von einem
   Zahlungsempfanger in einer mobilen Umgebung
Procedes et systemes de selection de procede de paiement par un
   beneficiaire dans un environnement mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
   Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
  Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)
  Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)
  Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
   (US)
  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
  Copp, David Christopher (29633), Dummett Copp, 25 The Square, Martlesham
   Heath, Ipswich,Suffolk, IP5 3SL, (GB)
PATENT (CC, No, Kind, Date): EP 1965343 A2 080903 (Basic)
APPLICATION (CC, No, Date):   EP 2008103115 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
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    SPEC A   (English) 200836   120098
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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
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...SPECIFICATION as SMS for text messaging, packet switching for access to
  the Internet and MMS for sending and receiving photos, sound, music,
  and/or video. The **system** 18 thus preferably includes
  an SMS generator 151 for generating SMS message. The mobile device

communication interfaces 150 allow the users to receive financial and...

...receive user input, and transmit data (e.g. a payment instruction) to
the MFTS.
   The present invention will be described in terms generally applicable
to **various** types of mobile communication services
provided by an MCSP 110. Those skilled in the art will understand and
appreciate that the invention is not limited...

...other data communication standards, will be useful in constructing
embodiments of the inventions. For example, to better handle data traffic
(in addition to voice traffic), **many** GSM networks now
operate using a standard called GPRS (General Packet Radio Service) that
can carry data at up to 56 Kbps -- about the same...

...144 Kbps. A further recent upgrade for CDMA networks is called 1xEV-DO
(Evolution-Data Only) which can carry data at a theoretical maximum of
several megabits per second -- as fast as present day
DSL or cable Internet connections. Further still, some MCSPs now provide
a service called UMTS (Universal Mobile Telecommunications
System), an upgrade to GSM **networks**
that speeds connections to a maximum of 384 Kbps and allows for
simultaneous voice and data, a desirable feature for users to make and
receive...

...as wireless laptop use.
   It is expected that as demand for wireless data communications
increases, MCSPs will introduce even faster standards and enhancements to
their **networks**. For example the contemplated Rev A
EV-DO will speed up EV-DO networks to 1.8 Mbps upstream and 3.1 Mbps
downstream, and...

...protocol support for wireless applications (e.g. a mobile application
constructed as described in this document).
   Accordingly, those skilled in the art will understand that
numerous equivalents for the elements of the invention
that provides the wireless connection between the mobile devices 15 and
the MFTS 18, for supporting the mobile...

einer mobilen Umgebung
Procede et systemes pour la visualisation d'obligations de paiement
   regroupees dans un environnement mobile
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APPLICATION (CC, No, Date):   EP 2008103086 060706;
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EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
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...SPECIFICATION However, the system described in U.S. Pat. No. 6,289,322 patent is
  intended for users with a **PC** and Internet access and
  has **several** shortcomings for use in a mobile
  environment. One particular shortcoming is that a web-based user
  interface actually provides too much information about the user...

...difficult to view and navigate on a small mobile device. Another
  shortcoming is the lack of integration of online bill payment with the
  use of **multiple** and conveniently selectable different
  payment sources.
    U.S.

...option selection. The first generation (1G) of mobile telephone systems
was limited to analog radio voice transmission, and has been surpassed by
second generation (2G) **systems** that provide digital
signal transmission features and enable greater functionality. Present
mobile device communication systems (beyond 2G) are now all digital and
utilize data communication...

...Features enabled by the digital data communications include Short
Message System (SMS) message for text messaging, ringtone downloads, and
other features. Consumer-oriented mobile communication
systems are now progressing beyond advanced second
generation (2.5G) technologies into third generation (3G) technologies
that provide high speed broadband data connectivity for mobile devices...

...infrastructure. Prior to the present invention, no system has been made
that addresses all of these features, goals, and desires of a mobile
communication based **financial** transaction
system in a satisfactory manner.
  Therefore, there is a need for a comprehensive solution that allows
consumers using mobile devices to consolidate their bills and other...

...and other requirements for an efficient, effective, robust, secure and
convenient solution.

  SUMMARY OF THE INVENTION
  Briefly described, the present invention relates to methods and
systems for conducting **financial**
transactions in a mobile environment utilizing a mobile device such as a
mobile telephone or wireless connected personal digital assistant that
communicates with a mobile **financial** transaction
system that stores user information and transaction
information. In particular, the present invention relates to methods and
systems for payment transactions in a mobile environment.
  Aspects of the invention are embodied in mobile devices, in software
for mobile devices (e.g. in the form of computer-implemented methods), in
a mobile **financial** transaction
system (MFTS), in software for mobile
financial transaction **systems** (e.g.
in the form of computer-implemented methods), in
systems that combine aspects of mobile devices and
mobile **financial** transaction
systems, and in software for such systems (e.g. in the
form of software for mobile devices and related systems that effect
computer-implemented methods)..
  In...

...a mobile financial payment using a mobile device connected for
communications with a wireless network. The method comprises the steps
of: (i) providing a mobile **financial** transaction
system (MFTS). (ii) receiving payment to make
information at the MFTS corresponding to a payment to be made by the user

to a payee; (iii) generating...more of the following items of information: a user ID number, a transaction identifier, a bill received date, a bill due date, an amount, a **financial** service provider identifier, an account identifier, a payee identifier, and/or a pending/complete flag.

   In one embodiment, the method further comprises the step of...
...of retrieving and displaying transaction information corresponding to transactions conducted via the user mobile device, via the web application, to a user via user's **computer**.

   In one embodiment, a mobile financial payment can include a balance transfer from one account associated with a user to another account associated with the...

...making a mobile financial payment via a wireless network. In still another aspect, the present invention relates to a computer-implemented method for a mobile **financial** transaction **system** (MFTS) to facilitate a mobile financial payment initiated by a mobile device connected for communications with a wireless network. In a further still aspect, the present invention relates to a mobile **financial** transaction **system** (MFTS) for facilitating a mobile financial payment initiated by a user mobile device connected for communications with a wireless network. In another aspect, the present...

...payee via a paper check utilizing a mobile device connected for communications via a wireless network.

   Another aspect of the invention relates to methods and **systems** for making a **financial** payment to a payee via a paper check utilizing a mobile device. The mobile device communicates wirelessly with a mobile **financial** transaction **system** (MFTS) that stores user information and transaction information. A user enters information via the mobile device identifying a payee and indicating a paper check payment...

 23/3,K/17   (Item 1 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

02005294   **Image available**
OPEN TRANSACTION CENTRAL BILLING SYSTEM
SYSTEME DE FACTURATION CENTRALISEE DE TRANSACTIONS OUVERTES
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  DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP
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  MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV
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  Detailed Description
  Claims

Detailed Description
... the base stations 125 to a central provider network using either open
  or secure Internet routing if desired. Base station control plane
  communication for access **network** AAA (Authentication,
  Authorization, and **Accounting**) server 121, DNS/DHCP
  (Domain Name System/Dynamic Host Configuration Protocol) server 126,
  mobile wireless center 132 (sometimes referenced to in part as a home...
  performs collection or buffering of agent messages between transmissions.
  In some embodiments, the service control device link 1691 determines when
  to transmit based potentially on **several** parameters
  including, for example, one or more of the following parameters: periodic
  timer trigger, waiting until a certain amount of service usage or traffic
  usage...

...encryption beyond any provided by the communication link protocol
  itself. In some embodiments, the software files are segmented into
  smaller packets that are communicated in **multiple**
  messages sent over the service control device link 1691. In some
  embodiments, once the file(s) are received, or the segmented portions of
  the file...to verify that billing events are properly billing for service
  usage or service activity. In some embodiments, the service control
  device link 1691 cross-checks **transaction** billing
  process or **records** against

transaction billing reports to ensure that
transaction billing events are being properly reported
by the billing agent 1695. In some embodiments, the service control
device link 1691 determines if one or more...

V. Additional Resources Searched

0 results